

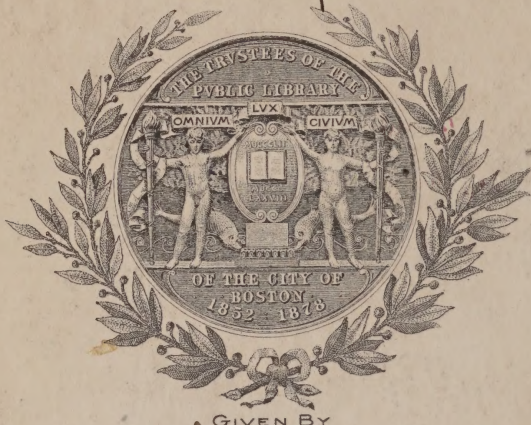
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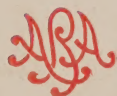
Publishers of the American Banker



THE American Banker's Guide

2359.138

TO THE
Thirty-ninth Annual Convention
of the
AMERICAN BANKERS'
ASSOCIATION



At BOSTON, MASS.

October 6th to 10th, 1913

Steuer
Publishing Co.
New York

Fort Dearborn National Bank

CHICAGO, ILLINOIS



Capital	-	-	\$2,000,000
Surplus and Profits			800,000
Deposits	-	-	32,000,000

UNITED STATES DEPOSITARY

Comparative Showing of Deposits

February 14, 1908	-	\$ 9,887,954.84
February 5, 1909	-	11,617,691.24
March 29, 1910	-	15,041,357.21
March 7, 1911	-	21,574,956.79
December 5, 1911	-	25,445,199.89
June 14, 1912	-	28,433,836.35
November 26, 1912	-	30,272,432.93
February 4, 1913	-	30,501,214.20
April 4, 1913	-	30,497,943.26
June 4, 1913	-	32,279,444.35

WM. A. TILDEN, President

NELSON N. LAMPERT, Vice-Pres.	CHARLES FERNALD, Asst. Cashier
J. FLETCHER FARRELL, Vice-Pres.	THOMAS E. NEWCOMER, Asst. Cashier
HENRY R. KENT, Vice-Pres.	WM. W. LeGROS, Asst. Cashier
GEORGE H. WILSON, Cashier	CHARLES L. BOYE, Asst. Cashier
HARRY LAWTON, Mgr. Foreign Department	

We particularly desire accounts of Banks. Our officer in charge is personally acquainted with conditions in your section. We know your wants and wish to serve you

THE
American Banker's
GUIDE

TO THE

2359.138

Thirty-ninth Annual Convention

OF THE

AMERICAN BANKERS' ASSOCIATION

TO BE HELD AT

BOSTON, MASS.

October 6th to 10th, 1913

All Sections Meet October 7th

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109 110 111 112 113 114 115 116 117 118 119 120 121 122 123 124 125 126 127 128 129 130 131 132 133 134 135 136 137 138 139 140 141 142 143 144 145 146 147 148 149 150 151 152 153 154 155 156 157 158 159 160 161 162 163 164 165 166 167 168 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210 211 212 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230 231 232 233 234 235 236 237 238 239 240 241 242 243 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263 264 265 266 267 268 269 270 271 272 273 274 275 276 277 278 279 280 281 282 283 284 285 286 287 288 289 290 291 292 293 294 295 296 297 298 299 300 301 302 303 304 305 306 307 308 309 310 311 312 313 314 315 316 317 318 319 320 321 322 323 324 325 326 327 328 329 330 331 332 333 334 335 336 337 338 339 340 341 342 343 344 345 346 347 348 349 350 351 352 353 354 355 356 357 358 359 360 361 362 363 364 365 366 367 368 369 370 371 372 373 374 375 376 377 378 379 380 381 382 383 384 385 386 387 388 389 390 391 392 393 394 395 396 397 398 399 400 401 402 403 404 405 406 407 408 409 410 411 412 413 414 415 416 417 418 419 420 421 422 423 424 425 426 427 428 429 430 431 432 433 434 435 436 437 438 439 440 441 442 443 444 445 446 447 448 449 450 451 452 453 454 455 456 457 458 459 460 461 462 463 464 465 466 467 468 469 470 471 472 473 474 475 476 477 478 479 480 481 482 483 484 485 486 487 488 489 490 491 492 493 494 495 496 497 498 499 500 501 502 503 504 505 506 507 508 509 510 511 512 513 514 515 516 517 518 519 520 521 522 523 524 525 526 527 528 529 530 531 532 533 534 535 536 537 538 539 540 541 542 543 544 545 546 547 548 549 550 551 552 553 554 555 556 557 558 559 560 561 562 563 564 565 566 567 568 569 570 571 572 573 574 575 576 577 578 579 580 581 582 583 584 585 586 587 588 589 590 591 592 593 594 595 596 597 598 599 600 601 602 603 604 605 606 607 608 609 610 611 612 613 614 615 616 617 618 619 620 621 622 623 624 625 626 627 628 629 630 631 632 633 634 635 636 637 638 639 640 641 642 643 644 645 646 647 648 649 650 651 652 653 654 655 656 657 658 659 660 661 662 663 664 665 666 667 668 669 670 671 672 673 674 675 676 677 678 679 680 681 682 683 684 685 686 687 688 689 690 691 692 693 694 695 696 697 698 699 700 701 702 703 704 705 706 707 708 709 710 711 712 713 714 715 716 717 718 719 720 721 722 723 724 725 726 727 728 729 730 731 732 733 734 735 736 737 738 739 740 741 742 743 744 745 746 747 748 749 750 751 752 753 754 755 756 757 758 759 760 761 762 763 764 765 766 767 768 769 770 771 772 773 774 775 776 777 778 779 780 781 782 783 784 785 786 787 788 789 790 791 792 793 794 795 796 797 798 799 800 801 802 803 804 805 806 807 808 809 810 811 812 813 814 815 816 817 818 819 820 821 822 823 824 825 826 827 828 829 830 831 832 833 834 835 836 837 838 839 840 841 842 843 844 845 846 847 848 849 850 851 852 853 854 855 856 857 858 859 860 861 862 863 864 865 866 867 868 869 870 871 872 873 874 875 876 877 878 879 880 881 882 883 884 885 886 887 888 889 890 891 892 893 894 895 896 897 898 899 900 901 902 903 904 905 906 907 908 909 910 911 912 913 914 915 916 917 918 919 920 921 922 923 924 925 926 927 928 929 930 931 932 933 934 935 936 937 938 939 940 941 942 943 944 945 946 947 948 949 950 951 952 953 954 955 956 957 958 959 960 961 962 963 964 965 966 967 968 969 970 971 972 973 974 975 976 977 978 979 980 981 982 983 984 985 986 987 988 989 990 991 992 993 994 995 996 997 998 999 1000 1001 1002 1003 1004 1005 1006 1007 1008 1009 1010 1011 1012 1013 1014 1015 1016 1017 1018 1019 1020 1021 1022 1023 1024 1025 1026 1027 1028 1029 1030 1031 1032 1033 1034 1035 1036 1037 1038 1039 104

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109 110 111 112 113 114 115 116 117 118 119 120 121 122 123 124 125 126 127 128 129 130 131 132 133 134 135 136 137 138 139 140 141 142 143 144 145 146 147 148 149 150 151 152 153 154 155 156 157 158 159 160 161 162 163 164 165 166 167 168 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210 211 212 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230 231 232 233 234 235 236 237 238 239 240 241 242 243 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263 264 265 266 267 268 269 270 271 272 273 274 275 276 277 278 279 280 281 282 283 284 285 286 287 288 289 290 291 292 293 294 295 296 297 298 299 300 301 302 303 304 305 306 307 308 309 310 311 312 313 314 315 316 317 318 319 320 321 322 323 324 325 326 327 328 329 330 331 332 333 334 335 336 337 338 339 340 341 342 343 344 345 346 347 348 349 350 351 352 353 354 355 356 357 358 359 360 361 362 363 364 365 366 367 368 369 370 371 372 373 374 375 376 377 378 379 380 381 382 383 384 385 386 387 388 389 390 391 392 393 394 395 396 397 398 399 400 401 402 403 404 405 406 407 408 409 410 411 412 413 414 415 416 417 418 419 420 421 422 423 424 425 426 427 428 429 430 431 432 433 434 435 436 437 438 439 440 441 442 443 444 445 446 447 448 449 450 451 452 453 454 455 456 457 458 459 460 461 462 463 464 465 466 467 468 469 470 471 472 473 474 475 476 477 478 479 480 481 482 483 484 485 486 487 488 489 490 491 492 493 494 495 496 497 498 499 500 501 502 503 504 505 506 507 508 509 510 511 512 513 514 515 516 517 518 519 520 521 522 523 524 525 526 527 528 529 530 531 532 533 534 535 536 537 538 539 540 541 542 543 544 545 546 547 548 549 550 551 552 553 554 555 556 557 558 559 560 561 562 563 564 565 566 567 568 569 570 571 572 573 574 575 576 577 578 579 580 581 582 583 584 585 586 587 588 589 590 591 592 593 594 595 596 597 598 599 600 601 602 603 604 605 606 607 608 609 610 611 612 613 614 615 616 617 618 619 620 621 622 623 624 625 626 627 628 629 630 631 632 633 634 635 636 637 638 639 640 641 642 643 644 645 646 647 648 649 650 651 652 653 654 655 656 657 658 659 660 661 662 663 664 665 666 667 668 669 670 671 672 673 674 675 676 677 678 679 680 681 682 683 684 685 686 687 688 689 690 691 692 693 694 695 696 697 698 699 700 701 702 703 704 705 706 707 708 709 710 711 712 713 714 715 716 717 718 719 720 721 722 723 724 725 726 727 728 729 730 731 732 733 734 735 736 737 738 739 740 741 742 743 744 745 746 747 748 749 750 751 752 753 754 755 756 757 758 759 760 761 762 763 764 765 766 767 768 769 770 771 772 773 774 775 776 777 778 779 780 781 782 783 784 785 786 787 788 789 790 791 792 793 794 795 796 797 798 799 800 801 802 803 804 805 806 807 808 809 810 811 812 813 814 815 816 817 818 819 820 821 822 823 824 825 826 827 828 829 830 831 832 833 834 835 836 837 838 839 840 841 842 843 844 845 846 847 848 849 850 851 852 853 854 855 856 857 858 859 860 861 862 863 864 865 866 867 868 869 870 871 872 873 874 875 876 877 878 879 880 881 882 883 884 885 886 887 888 889 890 891 892 893 894 895 896 897 898 899 900 901 902 903 904 905 906 907 908 909 910 911 912 913 914 915 916 917 918 919 920 921 922 923 924 925 926 927 928 929 930 931 932 933 934 935 936 937 938 939 940 941 942 943 944 945 946 947 948 949 950 951 952 953 954 955 956 957 958 959 960 961 962 963 964 965 966 967 968 969 970 971 972 973 974 975 976 977 978 979 980 981 982 983 984 985 986 987 988 989 990 991 992 993 994 995 996 997 998 999 1000 1001 1002 1003 1004 1005 1006 1007 1008 1009 1010 1011 1012 1013 1014 1015 1016 1017 1018 1019 1020 1021 1022 1023 1024 1025 1026 1027 1028 1029 1030 1031 1032 1033 1034 1035 1036 1037 1038 1039 104

Giving information to Bankers as to Headquarters and Registry Rooms, Committees, Hotels, Railway Facilities—Constitution and By-Laws—Officers of the Association—A List of Officers of the State Bankers' Associations, Etc.

STEURER PUBLISHING COMPANY

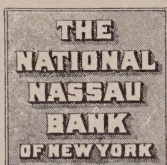
5 Beekman Street, New York

PUBLISHERS OF THE AMERICAN BANKER

ESTABLISHED 1852

The National Nassau Bank

NEW YORK CITY



EDWARD EARL, President

JOHN MUNRO, Vice-Pres.

HENRY C. MILLER, Vice-Pres.

LAURENCE H. HENDRICKS, Vice-Pres.

N. D. ALLING, Vice Pres.

ARTHUR W. GILBART, Cashier

H. P. STURR, Asst. Cashier

G. L. THOMAS, Asst. Cashier

DIRECTORS

SAMUEL R. WEED

JOHN MUNRO

HENRY C. MILLER

LAURENCE H. HENDRICKS

AUGUSTINE J. SMITH

F. MONROE DYER

ARTHUR C. HARRIS

EDWARD EARL

**Depository for United States Government,
State of New York, City of New York**

1863-1913

The First National Bank

BALTIMORE, MD.

Capital, One Million Dollars

An excellent medium for the exchange of items between Northern
and Southern Banks. Interviews and correspondence invited.

OFFICERS

H. B. WILCOX, President

BLANCHARD RANDALL, Vice-President

WM. S. HAMMOND, Cashier

SAMUEL W. TSCHUDI, Assistant Cashier

R. E. BOLLING, Assistant Cashier

GREETING

To the bankers of the United States who meet for the thirty-ninth annual convention of the American Bankers' Association in the New England city in October, the American Banker sends its word of greeting. In doing so, it is with the hope and assurance that, since a greater number than ever before will meet in this annual conclave, the greeting will be applicable to a larger circle of friends than at any previous time.

It is significant that the wisdom and the necessity of meeting in conventions is being more and more emphasized in every department of the commercial world. In proportion as the problems which have to be met by the modern banker increase in numbers and complexity, he is called upon to devise plans for their solution. As a rule these problems can be more readily and effectively solved by the united efforts of the representative bankers from every section of the country, than where their solution depends on individual effort without attempt at co-operation.

Out of this desire to confer and co-operate in matters which make for the general advancement of the banking business, has arisen the modern idea of meeting in conferences and conventions.

Certainly no conventions are of more importance or significance than those which summon together the bankers of our country in their State and National gatherings each year. In these conventions there are deliberations and decisions which affect the financial condition of the country to a greater extent than do those of any other gatherings. It is with an appreciation of the importance of this great National meeting that the committee have made their preparations for the thirty-ninth convention.

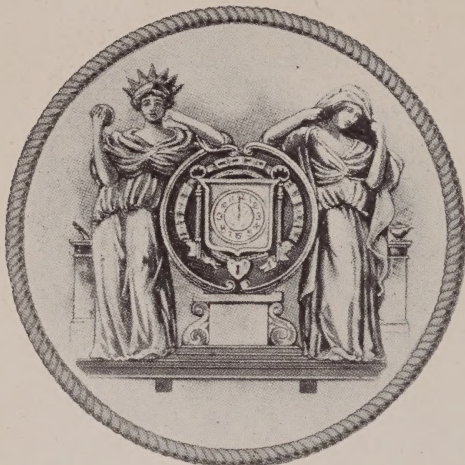
During the past year many new and distinctive phases of the situation have arisen, and perplexing problems introduced. No satisfactory solution has been found for the currency problem, despite the efforts of the present Administration to devise a system which will be satisfactory alike to the legislator, the banker and the working people. National, State and local questions all clamor for solution, and no relaxation from duties is possible, while energies are directed upon them. Banks are organized, suspended, merged or fail; new leaders are being developed as old ones pass away, and thus the throng moves on.

The American Banker realizes with considerable pride that the eyes of the Nation will, during the second week in October be focused on those who are grappling with our financial problems, and is confident that the bankers assembled in this convention will acquit themselves as worthy of the esteem and confidence in which they are held by their constituencies.

HARRIMAN NATIONAL BANK

NEW YORK

CAPITAL AND SURPLUS, \$1,000,000



DEPOSITS AT DATE OF COMPTROLLER'S CALLS

MARCH	20th, 1911	(Date of Charter)	-	-	\$4,100,000
FEBRUARY	20th, 1912	-	-	-	8,200,000
FEBRUARY	4th, 1913	-	-	-	11,900,000
AUGUST	9th, 1913	-	-	-	12,800,000

OFFICERS

JOSEPH W. HARRIMAN	President	JOHN A. NOBLE	Cashier
BRYAN L. KENNELLY	Vice-President	ORLANDO H. HARRIMAN	Assistant Cashier
FREDERICK PHILLIPS	Vice-President	WILLIAM A. BURKE	Assistant Cashier
THOMAS B. CLARKE, JR.	Vice-President	GEORGE W. STREETER	Assistant Cashier

DIRECTORS

Robert M. Gallaway Pres. Merchants National Bank	Thomas B. Clarke Merchant	Robert C. Lovett Chairman Union Pacific R. R.
Joseph W. Harriman Harriman & Co., Bankers	William I. Spiegelberg V. P. Stillwater Worsted Co.	Samuel S. Campbell Vice-Pres. Fourth Nat'l Bank
Edward Holbrook Pres. Gorham Manufacturing Co.	Harrison K. Bird Banker	Bryan L. Kennelly Real Estate
William A. Taylor Taylor, Clapp & Co., Dry Goods Commission	Charles C. Tegethoff Estate of E. H. Harriman	Ansell H. Ball Best & Co, Dry Goods
Charles A. Boody Pres. Peoples Trust Co., B'klyn	Frank L. Polk Alexander, Watriss & Polk Lawyers	Ogden Mills Reid President New York Tribune
W. Averell Harriman New York	Julius Kruttschmitt Chairman So. Pacific Co.	Parmely W. Herrick Cleveland, Ohio
		Cornelius Vanderbilt New York

BANKING HOURS: FROM 8 O'CLOCK, A. M. TO 8 O'CLOCK P. M.
SAFE DEPOSIT VAULTS OPEN FROM 8 A. M. TO MIDNIGHT

OFFICERS
OF THE
AMERICAN BANKERS' ASSOCIATION

1912-1913

FIRST VICE-PRESIDENT

ARTHUR REYNOLDS, President Des Moines National Bank, Des Moines, Ia.

CHAIRMAN EXECUTIVE COUNCIL

T. J. DAVIS, Cashier First National Bank, Cincinnati, Ohio.

GENERAL SECRETARY

FRED. E. FARNSWORTH, Five Nassau Street, New York City.

TREASURER

J. FLETCHER FARRELL, Vice-Pres. Fort Dearborn National Bank, Chicago, Ill.

ASSISTANT SECRETARY

WILLIAM G. FITZWILSON, Five Nassau Street, New York City.

GENERAL COUNSEL

THOMAS B. PATON, Five Nassau Street, New York City.

MANAGER PROTECTIVE DEPARTMENT

L. W. GAMMON, Five Nassau Street, New York City.

EXECUTIVE COUNCIL

(Members ex-officio)

WILLIAM LIVINGSTONE, President Dime Savings Bank, Detroit, Mich.

ARTHUR REYNOLDS, President Des Moines National Bank, Des Moines, Ia.

LEWIS E. PIERSON, Chairman Executive Committee, Irving National Bank, New York City.

F. O. WATTS, President Third National Bank, St. Louis, Mo.

(Members for one year)

J. H. BARR, Vice-President First National Bank, Birmingham, Ala.

GEORGE W. ROGERS, Cashier Bank of Commerce, Little Rock, Ark.

H. S. FLETCHER, President Bank of Watsonville, Watsonville, Cal.

GORDON JONES, President United States National Bank, Denver, Colo.

C. C. BARLOW, Vice-Pres. and Cashier Yale Nat'l Bk., New Haven, Conn.

L. P. HILLYER, Vice-President American National Bank, Macon, Ga.

WM. G. EDENS, Asst. Sec'y Central Trust Co. of Illinois, Chicago, Ill.

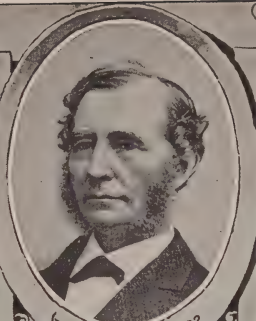
H. C. JOHNSON, President Seymour National Bank, Seymour, Ind.

E. L. JOHNSON, Vice-Pres. Leavitt & Johnson Trust Co., Waterloo, Iowa.

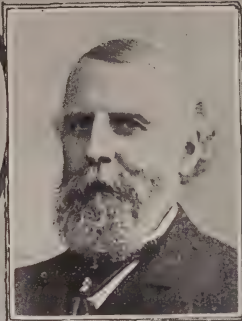
ALBERT D. GRAHAM, V.-P. and Cashier Citizens' Nat'l Bank, Baltimore, Md.



ALEXANDER MITCHELL, 1878-1880.



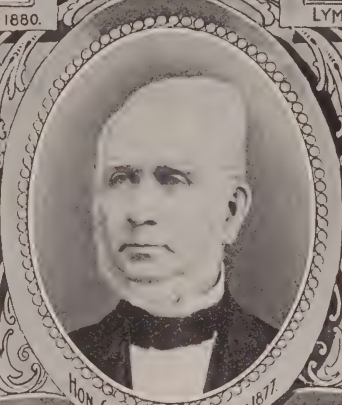
GEO. S. COE, 1881-1882.



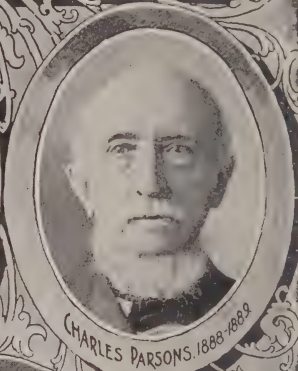
LYMAN J. GAGE, 1883-1885.



LOGAN C. MURRAY, 1886-1888.



HON. CHAS. B. HALL, 1876-1877.



CHARLES PARSONS, 1888-1889.

PRESIDENTS
OF
THE

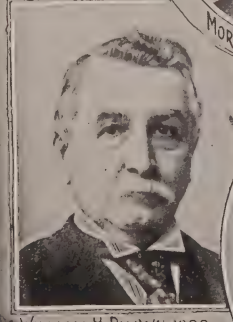
AMERICAN
BANKERS
ASSOCIATION



MORTON M. MICHAEL, 1890.



ROBERT L. LOWRY, 1891.



WILLIAM H. RAWN, 1892.



M. M. WHITE, 1893.



J. J. P. ODELL, 1894.



E. H. PULLEN, 1895.

1876

1897

AMERICAN BANKERS' ASSOCIATION—OFFICERS—(Continued.)

EMORY W. CLARK, President First National Bank, Detroit, Mich.
GEORGE F. ORDE, Vice-Pres. First National Bank, Minneapolis, Minn.
E. J. BOWMAN, Vice-President Daly Bank & Trust Co., Anaconda, Mont.
VICTOR B. CALDWELL, Vice-Pres. United States Nat'l Bank, Omaha, Neb.
EDWARD L. HOWE, Vice-President Princeton Bank, Princeton, N. J.
LEDYARD COGSWELL, Pres. New York State National Bank, Albany, N. Y.
JAMES G. CANNON, President Fourth National Bank, N. Y.
T. J. DAVIS, Cashier First National Bank, Cincinnati, Ohio.
W. F. HOFFMAN, President Commercial National Bank, Columbus, Ohio
D. W. HOGAN, President Farmers' National Bank, Oklahoma City, Okla.
JOHN G. READING, Pres. Susquehanna T. & S. D. Co., Williamsport, Pa.
EDWARD P. METCALF, Providence, R. I.
W. D. MORGAN, President Bank of Georgetown, Georgetown, S. C.
O. E. DUNLAP, President Citizens' National Bank, Waxahachie, Tex.

(Members for two years)

JAMES K. LYNCH, Vice-Pres. First Nat'l Bank, San Francisco, Cal.
W. H. HIGH, As Cash. Anglo & London Paris Nat'l Bank, San Francisco, Cal.
WM. J. FLATHER, Vice-Pres. Riggs National Bank, Washington, D. C.
JOHN T. DISMUKES, President First National Bank, St. Augustine, Fla.
NELSON H. GREENE, Vice-Pres. People's Sav's Bk. & Trust Co., Moline, Ill.
D. H. MCKEE, Vice-President, German Savings Bank, Davenport, Ia.
P. W. GOEBEL, President Commercial National Bank, Kansas City, Kan.
J. W. BERRYMAN, Pres. Stockgrowers' National Bank, Ashland, Kan.
J. R. DOWNING, V.-P. & Cash. Georgetown Nat'l Bank, Georgetown, Ky.
SOL WEXLER, Vice-Pres. Whitney-Central Nat'l Bank, New Orleans, La.
F. W. FOOTE, Vice-Pres. First Nat'l Bank of Com., Hattiesburg, Miss.
C. G. HUTCHESON, Cashier First National Bank, Kansas City, Mo.
WALTER E. FREW, President Corn Exchange Bank, New York
FRED. W. HYDE, Cashier Nat'l Chautauqua County Bk., Jamestown, N. Y.
J. ELWOOD COX, Pres. Commercial National Bank, High Point, N. C.
H. P. BECKWITH, Vice-President Northern Trust Co., Fargo, N. D.
R. B. CRANE, Vice-President National Bank of Commerce, Toledo, Ohio
L. A. WILSON, President First National Bank, El Reno, Okla.
J. L. HARTMANN, of Hartmann & Thompson, Bankers, Portland, Oreg
ROBERT E. JAMES, President Easton Trust Company, Easton, Pa.
JOSEPH WAYNE, JR., Vice-Pres. & Cash. Girard Nat'l B'k, Philadelphia, Pa.
N. E. FRANKLIN, President First National Bank, Deadwood, S. D.
HENRY L. WARD, President Burlington Trust Co., Burlington, Va.
OLIVER J. SANDS, President American National Bank, Richmond, Va.
SAMUEL M. JACKSON, Manager Bk. of California, Branch, Tacoma, Wash.
W. B. IRVINE, Pres. Nat'l Bank of West Virginia, Wheeling, W. Va.
F. J. CARR, President Bank of Hudson, Hudson, Wis.

(Members for three years)

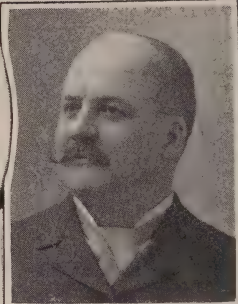
JOSEPH A. MCCORD, Vice-Pres. Third National Bank, Atlanta, Ga.
J. E. CLINTON, JR., Vice-Pres. Boise City National Bank, Boise, Idaho
EDGAR E. CRABTREE, Vice-Pres. F. G. Farrell & Co., Jacksonville, Ill.
W. T. FENTON, Vice-Pres. National Bank of the Republic, Chicago, Ill.
JOSEPH R. VORIS, President Citizens National Bank, Bedford, Ind.
H. M. CARPENTER, President Monticello State Bank, Monticello, Iowa.
E. E. AMES, Vice-Pres. Central National Bank, Topeka, Kan.
E. S. KENNARD, Cashier Rumford National Bank, Rumford, Maine.
DOWNIE D. MUIR, Vice-Pres. First National Bank, Boston, Mass.
WILLIAM A. MACKIE, Cashier First National Bank, New Bedford, Mass



JOSEPH C. HENDRIX 1897



GEORGE H. RUSSEL 1898



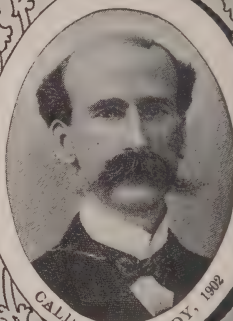
WALKER HILL, 1899



MYRON T. HERRICK 1901



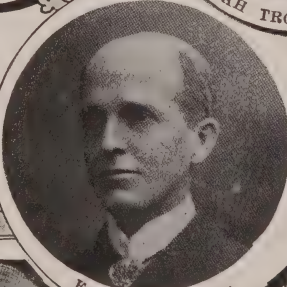
ALVAH TROWBRIDGE 1900



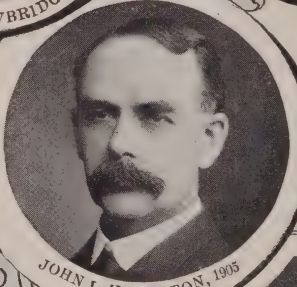
CALDWELL HARDY, 1902

PRESIDENTS
OF
THE

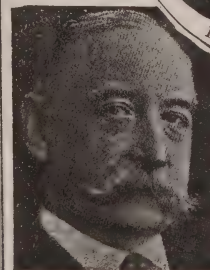
AMERICAN
BANKERS
ASSOCIATION



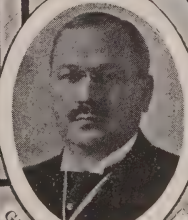
E. F. SWINNEY, 1904



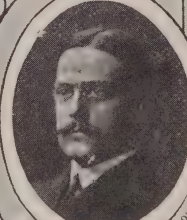
JOHN L. HAMILTON, 1905



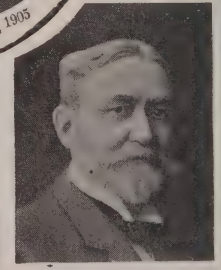
C. S. WHITSON 1906



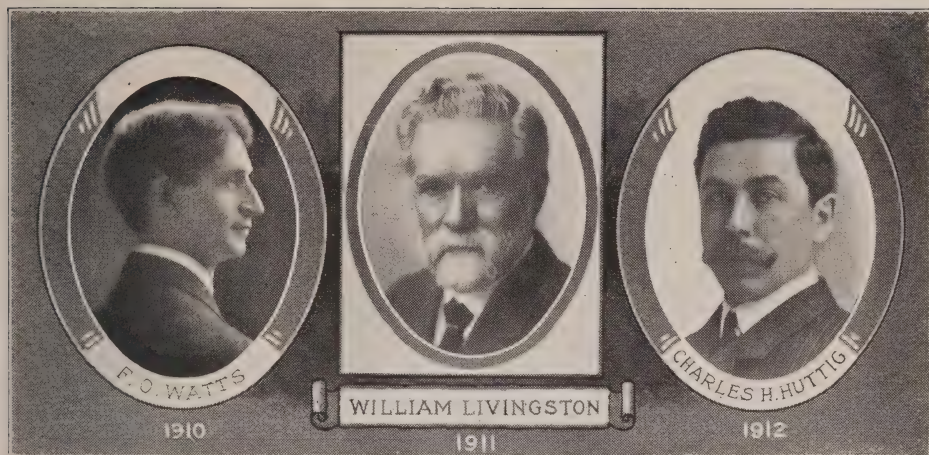
C. M. REYNOLDS, 1907



LEWIS E. PIERSON, 1909



J. D. POWERS, 1907



PRESIDENTS OF THE AMERICAN BANKERS' ASSOCIATION

EXECUTIVE COUNCIL—(Continued.)

DUDLEY E. WATERS, Chairman of the Board, Grand Rapids National City Bank, Grand Rapids, Mich.

JOSEPH CHAPMAN, JR., Vice-Pres. Northwestern National Bank, Minneapolis, Minn.

J. S. CALFEE, Cashier Mechanics-American National Bank, St. Louis, Mo.

A. D. BUCKNER, Cashier Paris National Bank, Paris, Mo.

W. H. BUCHOLZ, Vice-Pres. Omaha National Bank, Omaha, Neb.

H. G. PARKER, President National Bank of New Jersey, New Brunswick, N. J.

WALTER H. BENNETT, Vice-Pres. American Exchange National Bank, New York, N. Y.

D. C. WILLS, Cashier Diamond National Bank, Pittsburg Pa.

J. L. HUTTON, President Phoenix National Bank, Columbia, Tenn.

D. M. ARMSTRONG, Cashier Commercial Trust & Sav's B'k, Memphis, Tenn.

W. F. McCALEB, President West Texas Bank & Trust Co., San Antonio, Tex.

FRANK KNOX, President National Bank of the Republic, Salt Lake City, Utah.

W. D. VINCENT, Cashier Old National Bank, Spokane, Wash.

E. M. WIMG, Vice-Pres. Batavian National Bank, La Crosse, Wis.

(Representing Trust Co. Section)

WM. C. POILLON, Vice-Pres. Bankers' Trust Company, New York City.

F. H. COFF, President Cleveland Trust Company, Cleveland, Ohio.

RALPH W. CUTLER, President Hartford Trust Company, Conn.

(Representing Savings Bank Section)

R. C. STEPHENSON, V.-P. St. Joseph Co. Sav. Bank, South Bend, Ind.

J. F. SARTORI, Pres. Security Savings Bank, Los Angeles, Cal.

WM. E. KNOX, Comptroller Bowery Savings Bank, New York City.

(Representing Clearing House Section)

RALPH VAN VECHTEN, Vice-Pres. Cont'l & Com. Nat'l Bank, Chicago, Ill.

JOHN K. OTTLEY, Vice-President Fourth National Bank, Atlanta, Ga.

A. O. WILSON, Vice-Pres. State National Bank, St. Louis, Mo.

(Representing American Institute of Banking Section)

F. A. CRANDALL, Vice-Pres. National City Bank, Chicago, Ill.

(Representing State Secretaries Section)

W. C. MACFADDEN, Secretary N. D. Bankers Association, Fargo, N. D.



ARTHUR REYNOLDS

First Vice-President

President Des Moines National Bank, Des Moines, Iowa

VICE-PRESIDENTS, 1912-1913

Alabama.....	EUGENE F. ENSLEN, President Jefferson County Savings Bank, Birmingham.
Alaska	C. J. HURLEY, President American Bank of Alaska, Fairbanks.
Arizona.....	J. G. SPANGLER, Cashier Mesa City Bank, Mesa City.
Arkansas.....	STUART WILSON, Cashier State National Bank, Texarkana.
California	C. W. BUSH, President Bank of Yolo, Woodland.
Canada.....	H. S. HOLT, President The Royal Bank of Canada, Montreal.
Colorado	CHAS. S. HAUGHWOUT, Cashier First National Bank, Denver.
Connecticut	C. LESLIE HOPKINS, Cashier First National Bank, Norwich.
Cuba.....	J. A. GONZALEZ LANUZA, President Trust Company of Cuba, Havana.
Delaware.....	JOHN S. ROSSELL, Vice-President Security Trust and Safe Deposit Co., Wilmington.
Dist. of Columbia..	GEORGE W. WHITE, President National Metropolitan Bank, Washington.
Florida	BAINBRIDGE RICHARDSON, President Germania Bank, Jacksonville.
Georgia	E. A. PENDLETON, Cashier National Exchange Bank, Augusta.
Hawaiian Islands...	C. C. KENNEDY, President First Bank of Hilo, Ltd., Hilo.
Idaho	G. E. BOWERMAN, President First National Bank, St. Antony.
Illinois	N. E. OTTE, Vice-Pres. National City Bank, Chicago.
Indiana	J. C. JOHNSON, Vice-President Citizens National Bank, Evansville.
Iowa	B. B. CLARK, President Red Oak National Bank, Red Oak.
Isle of Pines	E. L. KENNEDY, President National Bank and Trust Company, Neura Gerona.
Kansas.....	C. N. PROUTY, Cashier Exchange State Bank, Kansas City.
Kentucky	J. W. STOLL, President Lexington National Bank, Lexington.
Louisiana	J. H. FULTON, President Commercial National Bank, New Orleans.
Maine	SUMNER C. PARCHER, Cashier York Nat'l Bank, Saco.
Maryland	WILLIAM J. CHAPMAN, Vice-President Maryland National Bank, Baltimore.
Massachusetts.....	FRANK A. DRURY, President Merchants National Bank, Worcester.
Mexico.....	H. H. HANSON, Manager International Banking Corporation, Mexico City.
Michigan	VERNON T. BARKER, President Home Savings Bank, Kalamazoo.
Minnesota	W. H. PUTNAM, President Bank of Pierce, Simmons & Company, Red Wing.
Mississippi.....	O. NEWTON, JR., President Jackson Bank, Jackson.
Missouri ..	C. C. EVANS, Secretary-Treasurer Sedalia Trust Company, Sedalia.
Montana	C. C. SWINBURNE, Cashier Daly Bank & Trust Company, Butte.



THOMAS J DAVIS
Chairman Executive Council
Cashier First National Bank, Cincinnati, Ohio

AMERICAN BANKERS' ASSOCIATION—OFFICERS—(Continued.)

Nebraska	L. P. SORNSON, Cashier The Pioneer Bank, Eustis.
Nevada	F. M. LEE, Vice-President Nixon National Bank, Reno.
New Hampshire	F. W. SAWYER, Vice-President and Cashier Souhegan National Bank, Milford.
New Jersey	HARRY CONARD, Cashier First National Bank, Perth Amboy.
New Mexico	C. N. BLACKWELL, President First National Bank, Raton.
New York	BRADFORD RHODES, President First National Bank, Maroneck.
North Carolina	W. C. WILKINSON, Cashier Merchants' and Farmers' National Bank, Charlotte.
North Dakota	J. J. FARLEY, Cashier Bank of Valley City, Valley City
Ohio	P. W. HUNTINGTON, President Huntington National Bank, Columbus.
Oklahoma	G. D. DAVIS, Cashier National Bank of Claremore, Claremore.
Oregon	J. H. ALBERT, President Capital National Bank, Salem.
Pennsylvania	W. F. WESTON, President Kane Bank and Trust Company, Kane.
Philippine Islands...	JOHN S. HORD, President Bank of Philippine Islands, Manila.
Porto Rico	C. S. MACDONALD, Manager Royal Bank of Canada, Ponce.
Rhode Island	GOV. ARAM J. POTHIER, President Union Trust Company, Providence.
South Carolina	E. P. GRICE, Cashier Peoples' National Bank, Charleston.
South Dakota	W. E. STEVENS, President State Banking and Trust Company, Sioux Falls.
Tennessee	I. B. TIGRETT, Cashier Union Bank and Trust Company, Jackson.
Texas	WILLIAM R. HAMBY, President Citizens' Bank and Trust Company, Austin.
Utah	W. S. MCCORNICK, of McCornick and Company, Bankers, Salt Lake City.
Vermont	ARTHUR G. EATON, Cashier First National Bank, Montpelier.
Virginia	JULIEN H. HILL, Cashier National State and City Bank, Richmond.
Washington	M. F. BACKUS, President National Bank of Commerce, Seattle.
West Virginia	EDWIN MANN, President First National Bank, Bluefield.
Wisconsin	E. A. DOW, President State Bank of Plymouth, Plymouth.
Wyoming	H. B. HENDERSON, Cashier Wyoming Trust and Savings Bank, Cheyenne.



HOTEL SOMERSET, BOSTON, MASS.



J FLETCHER FARRELL

Treasurer

Vice-President Fort Dearborn National Bank, Chicago

OFFICERS
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1912-1913

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WILLIAM C. POILLON, Vice-President Bankers' Trust Company, New York, N. Y.

FIRST VICE-PRESIDENT

F. H. GOFF, President Cleveland Trust Company, Cleveland, Ohio.

CHAIRMAN EXECUTIVE COMMITTEE

RALPH W. CUTLER, President Hartford Trust Company, Hartford, Conn.

SECRETARY

PHILIP S. BABCOCK, Five Nassau Street, New York City.

EXECUTIVE COMMITTEE

Term Expiring 1913

J. C. DRAKE, President Los Angeles Trust & Savings Bank, Los Angeles, Cal.
C. O. PATCH, Vice-President Security Trust Company, Detroit, Mich.
E. ELMER FOYE, Vice-President, Old Colony Trust Company, Boston, Mass.
ISAAC H. ORR, Trust Officer St. Louis Union Trust Co., St. Louis, Mo.
RALPH W. CUTLER, President Hartford Trust Company, Hartford, Conn.

Term Expiring 1914

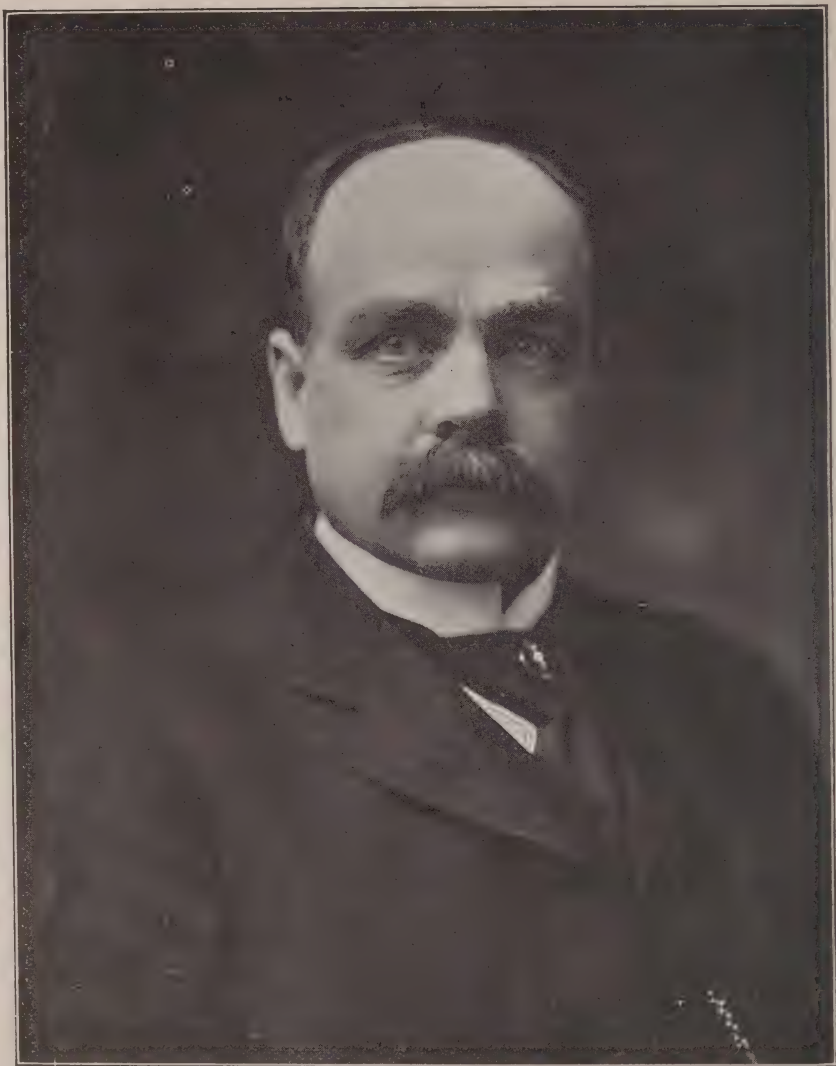
LYNN H. DINKINS, President Interstate Trust and Banking Company, New Orleans, La.
A. J. HEMPHILL, President Guaranty Trust Company, New York City.
P. C. KAUFFMAN, Vice-President Fidelity Trust Company, Tacoma, Wash.
SOLOMON A. SMITH, Vice-President Northern Trust Company, Chicago, Ill.
JOHN H. MASON, Vice-Pres. Commercial Trust Company, Philadelphia, Pa.

Term Expiring 1915

UZAL H. McCARTER, President Fidelity Trust Company, Newark, N. J.
JOHN W. PLATTEN, President United States Mortgage & Trust Company, New York, N. Y.
E. D. HULBERT, Vice-Pres. Merchants Loan & Trust Company, Chicago, Ill.
SAM W. REYBURN, President Union Trust Company, Little Rock, Ark.
HERBERT A. RHOADES, President Dorchester Trust Company, Boston, Mass.

MEMBERS EX-OFFICIO

OLIVER C. FULLER, President Wisconsin Trust Company, Milwaukee, Wis.
H. P. McINTOSH, President Guardian Savings & Trust Company, Cleveland, Ohio.
F. H. FRIES, President Wachovia Bank and Trust Co., Winston-Salem, N. C.



FRED. E. FARNSWORTH
General Secretary
Five Nassau Street, New York City

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OF THE
SAVINGS BANK SECTION
1912-1913

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R. C. STEPHENSON, Vice-President St. Joseph County Savings Bank,
South Bend, Indiana.

FIRST VICE-PRESIDENT

J. F. SARTORI, President Security Savings Bank, Los Angeles, Cal.

CHAIRMAN EXECUTIVE COMMITTEE

W. E. KNOX, Comptroller Bowery Savings Bank, New York, N. Y.

SECRETARY

E. G. McWILLIAM, Five Nassau Street, New York City.

EXECUTIVE COMMITTEE

Term Expiring 1913

E. R. GURNEY, Vice-President Fremont Savings Bank, Fremont, Nebraska.

WILMER PALMER, President Wilmington Savings Fund Society, Wilmington, Delaware.

J. F. SARTORI, President Security Savings Bank, Los Angeles, Cal.

Term Expiring 1914

G. AD. BLAFFER, Vice-President Commercial-Germania Trust & Savings Bank, New Orleans, La.

NEWTON F. HAWLEY, Treasurer Farmers' & Mechanics' Savings Bank Minneapolis, Minn.

WILLIAM E. KNOX, Comptroller Bowery Savings Bank, New York.

Term Expiring 1915

W. G. TOEPEL, Cashier Peninsular State Bank, Detroit Mich.

CLINTON T. ROSE, President Onondaga County Savings Bank, Syracuse, N. Y.

H. S. CABLE, President Rock Island Savings Bank, Rock Island, Ill.

EX-OFFICIO MEMBERS

WILLIAM R. CREER, Secretary Cleveland Savings and Loan Co.
Cleveland, Ohio.

E. L. ROBINSON, Vice-President Eutaw Savings Bank of Baltimore,
Baltimore, Md.

ALFRED L. AIKEN, President Worcester County Institution for Savings,
Worcester, Mass.



WM. G. FITZWILSON
New York
Assistant Secretary, A. B. A

OFFICERS
OF THE
CLEARING HOUSE SECTION
1912-1913

PRESIDENT

RALPH VAN VECHTEN, Vice-President Continental & Commercial National Bank, Chicago, Ill.

FIRST VICE-PRESIDENT

JOHN K. OTTLEY, Vice-President Fourth National Bank, Atlanta, Ga.

CHAIRMAN EXECUTIVE COMMITTEE

A. O. WILSON, Vice-President State National Bank, St. Louis, Mo.

SECRETARY

O. HOWARD WOLFE, Five Nassau Street, New York City

EXECUTIVE COMMITTEE

Term expiring 1913

JOHN K. OTTLEY, Vice-President Fourth National Bank, Atlanta, Ga.
JOHN McHUGH, President First National Bank, Sioux City, Iowa.

Term expiring 1914

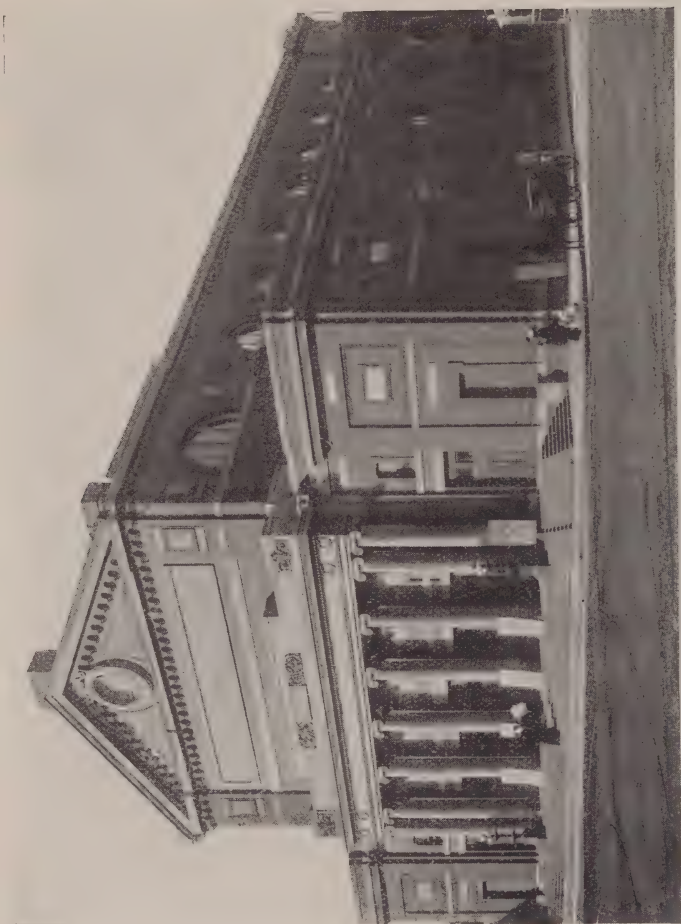
J. D. AYRES, Vice-President the Bank of Pittsburgh, Pittsburgh, Pa.
A. O. WILSON, Vice-President State National Bank, St. Louis, Mo.

Term expiring 1915

LEWIS L. CLARKE, President American Exchange Bank, New York City.
W. D. VINCENT, Cashier Old National Bank, Spokane, Wash.

EX-OFFICIO

CHARLES A. RUGGLES, Manager Boston Clearing House, Boston, Mass.
E. R. FANCHER, Vice-President Union National Bank, Cleveland, Ohio.



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HALL OF THE BOSTON SYMPHONY ORCHESTRA

OFFICERS
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1912-1913

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BYRON W. MOSER, with St. Louis Union Trust Co., St. Louis, Mo.

VICE-PRESIDENT

H. V. HAYNES, with Riggs National Bank, Washington, D. C.

CHAIRMAN EXECUTIVE COUNCIL

F. A. CRANDALL, Vice-President National City Bank, Chicago, Ill.

SECRETARY

H. S. SMALE, with Continental & Commercial National Bank, Chicago, Ill.

TREASURER

I. L. BOURGEOIS, with Hibernia Bank & Trust Co., New Orleans, La

EDUCATIONAL DIRECTOR

GEORGE E. ALLEN, Five Nassau Street, New York City.

EXECUTIVE COUNCIL

(Six Members being elected from the Fellow Class, seven from Chapter
Members not bank officers, and the President and
Vice-President *ex-officio*)

Term expiring 1913

BYRON W. MOSER, St. Louis Union Trust Co., St. Louis, Mo.

GEORGE A. BROWN, Denver National Bank, Denver, Colo.

H. J. MERGLER, Union Savings Bank, Cincinnati, O.

HERBERT H. OWENS, Farmers & Merchants Nat. Bank, Baltimore, Md.

HARRY F. PRATT, First National Bank, Cleveland, O.

H. V. HAINES, Riggs National Bank, Washington, D. C.

Term expiring 1914

F. A. CRANDALL, National City Bank, Chicago, Ill.

WM. H. FARR, Peoples State Bank, Detroit, Mich.

B. O. HILL, Second National Bank, Pittsburg, Pa.

WM. M. ROSENDALE, Market & Fulton National Bank, New York City

Term expiring 1915

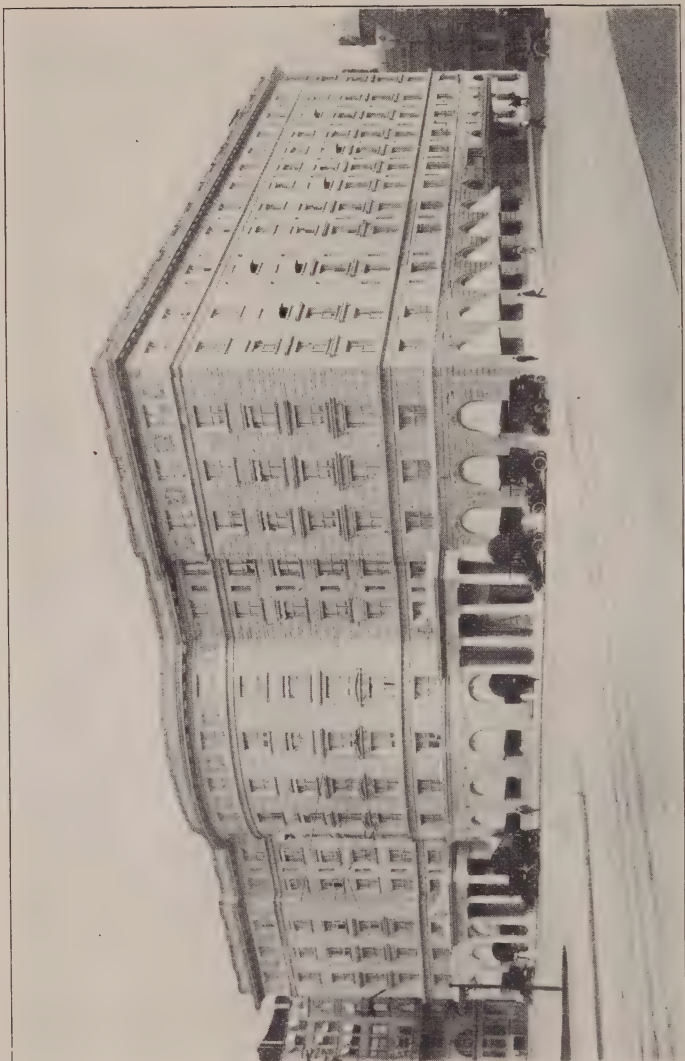
C. W. ALLENDORFER, First National Bank, Kansas City, Mo.

ROBERT H. BEAN, Boston, Mass.

J. R. DURHAM, Chattanooga, Tenn.

Q. B. KELLY, Salt Lake, Utah.

L. H. WOOLFOLK, Seattle, Wash.



COPLEY PLAZA HOTEL

COMMITTEES
OF THE
AMERICAN BANKERS' ASSOCIATION
1912-1913

CURRENCY COMMISSION

A. B. HEPBURN, Chairman of the Board Chase National Bank, New York City,
Chairman.
JAMES B. FORGAN, President First National Bank, Chicago, Ill., *Vice-Chairman.*
MYRON T. HERRICK, President Society for Savings, Cleveland, O.
FESTUS J. WADE, President Mercantile Trust Co., St. Louis, Mo.
JOSEPH T. TALBERT, Vice-President National City Bank, New York City.
GEORGE M. REYNOLDS, Pres. Cont'l & Com. Nat'l Bank, Chicago, Ill.
JOHN PERRIN, Chairman of Board, Fletcher-American National Bank, Indian-
apolis, Ind.
LUTHER DRAKE, President Merchants' National Bank, Omaha, Neb.
SOLOMON WEXLER, Vice-President Whitney-Central National Bank, New
Orleans, La.
ROBERT WARDROP, President Peoples National Bank, Pittsburg, Pa.
E. R. GURNEY, Vice-President First National Bank, Fremont, Neb.
E. F. SWINNEY, President First National Bank, Kansas City, Mo.
JOSEPH A. MCCORD, Vice-President Third National Bank, Atlanta, Ga.
W. V. COX, President Second National Bank, Washington, D. C.
J. F. SARTORI, President Security Savings Bank, Los Angeles, Cal.
FRED. E. FARNSWORTH, New York, Secretary.

ADMINISTRATIVE COMMITTEE

EXECUTIVE OFFICERS

ARTHUR REYNOLDS, President Des Moines National Bank, Des Moines, Ia.
T. J. DAVIS, Cashier First National Bank, Cincinnati, Ohio.

COMMITTEE ON AGRICULTURAL AND FINANCIAL
DEVELOPMENT AND EDUCATION

JOS. CHAPMAN, JR., Vice-President Northwestern National Bank, Minne-
apolis, Minn., *Chairman*
B. F. HARRIS, Vice-President First National Bank, Champaign, Ill.
MYRON T. HERRICK, President Society for Savings, Cleveland, Ohio.
JOSEPH G. BROWN, President Citizens' National Bank, Raleigh, N. C.
EDWIN CHAMBERLAIN, Vice-President San Antonio Loan and Trust Company,
San Antonio, Texas.
W. D. VINCENT, Cashier Old National Bank, Spokane, Wash.
E. J. CURTIN, President Citizens Savings Bank, Decorah, Iowa.
GEORGE WOODRUFF, President First National Bank, Joliet, Ill.

AMERICAN INSTITUTE OF BANKING COMMITTEE

E. D. HULBERT, Vice-President Merchants' Loan and Trust Co., Chicago, Ill.
Chairman.
J. H. PUELICHER, Cashier Marshall & Ilsley Bank, Milwaukee, Wis.
D. C. WILLS, Cashier Diamond National Bank, Pittsburg, Pa.



BOSTON PUBLIC LIBRARY, COPLEY SQUARE

COMMITTEES—(Continued)

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CLAY H. HOLLISTER, Vice-President and Cashier Old National Bank, Grand Rapids, Mich., *Chairman*
F. O. WETMORE, Vice-President First National Bank, Chicago, Ill.
J. A. LEWIS, Cashier National Bank of Commerce, St. Louis, Mo.
WM. INGLE, Vice-President and Cashier Merchants' National Bank, Baltimore, Md.
DANIEL G. WING, President First National Bank, Boston, Mass.
SOLOMON WEXLER, V.-P. Whitney Central National Bank, New Orleans, La.
NATHAN ADAMS, Cashier American Exchange National Bank, Dallas, Tex.

COMMITTEE ON EXPRESS COMPANIES AND MONEY ORDERS

THORNTON COOKE, Vice-President and Treasurer Fidelity Trust Company, Kansas City, Mo., *Chairman*
JOSEPH T. TALBERT, Vice-President National City Bank, New York City.
MILTON E. AILES, Vice-President Riggs National Bank, Washington, D. C.
E. D. DURHAM, The Onarga Bank, Onarga, Ill.
W. D. MANLEY, General Manager, The Witham Banks, Atlanta, Ga.

FEDERAL LEGISLATIVE COMMITTEE

E. R. GURNEY, Vice-Pres. First National Bank, Fremont, Neb., *Chairman*.
E. F. SWINNEY, President First National Bank, Kansas City, Mo.
JOSEPH A. MCCORD, Vice-President Third National Bank, Atlanta, Ga.
W. V. COX, President Second National Bank, Washington, D. C.
J. F. SARTORI, President Security Savings Bank, Los Angeles, Cal.

FINANCE COMMITTEE EX-OFFICIO

ARTHUR REYNOLDS, Vice-President American Bankers Association, *Chairman*
J. FLETCHER FARRELL, Treasurer American Bankers' Association.
F. H. GOFF, Vice-President Trust Company Section.
J. F. SARTORI, Vice-President Savings Bank Section.
JOHN K. OTTLEY, Vice-President Clearing House Section.
LEDYARD COGSWELL, Pres. New York State National Bank, Albany, N. Y.
EMORY W. CLARK, President First National Bank, Detroit, Mich.
C. G. HUTCHESON, Cashier First National Bank, Kansas City, Mo.
JAMES K. LYNCH, Vice-President First National Bank, San Francisco, Cal.

COMMITTEE ON FORMS FOR NATIONAL AND STATE BANKS

JOHN M. MILLER, JR., Vice-President First National Bank, Richmond, Va., *Chairman*.
J. FLETCHER FARRELL, Vice-President Fort Dearborn National Bank, Chicago, Ill.
JOSEPH WAYNE JR., Cashier Girard National Bank, Philadelphia, Pa.

COMMITTEE ON CONSTITUTIONAL REVISION

ROBERT E. JAMES, President Easton Trust Company, Easton, Pa., *Chairman*.
W. J. BAILEY, Vice-Pres. Exchange National Bank, Atchison, Kan.
O. E. DUNLAP, President Citizens National Bank, Waxahachie, Texas.
C. H. McNIDER, President First National Bank, Mason City, Iowa.
GORDON JONES, President United States National Bank, Denver, Colo.
SOL. WEXLER, Vice-Pres. Whitney-Central National Bank, New Orleans, La.

(COMMITTEES—Continued)

LAW COMMITTEE

PIERRE JAY, Vice-President Bank of the Manhattan Co., New York,
Chairman.

J. F. HAGEY, Assistant Cashier First National Bank, Chicago, Ill.

I. H. ORR, Trust Officer St. Louis Union Trust Co., St. Louis, Mo.

L. H. DINKINS, President Interstate Trust & Banking Co., New Orleans, La.

JOHN H. STURGIS, Treasurer Franklin Savings Bank, Boston, Mass.

THOMAS B. PATON, General Counsel, American Bankers' Association.

NATIONAL COUNCILLOR, CHAMBER OF COMMERCE
OF THE UNITED STATES

LEVI L. RUE, President Philadelphia National Bank, Philadelphia, Pa.

PROGRAM FOR BOSTON CONVENTION, 1913.

(Appointed by Executive Council at Detroit)

JAMES K. LYNCH, Vice-Pres. First National Bank, San Francisco, Cal., *Chairman.*

R. C. STEPHENSON, Vice-Pres. St. Joseph Co. Savings Bank, South Bend, Ind.

JOSEPH WAYNE, JR., Cashier Girard National Bank, Philadelphia, Pa.

RALPH W. CUTLER, President Hartford Trust Co., Hartford, Conn.

DOWNIE D. MUIR, Vice-Pres. First National Bank, Boston, Mass.

JOHN K. OTTLEY, Vice-Pres. Fourth National Bank, Atlanta, Ga.

W. C. MACFADDEN, Vice-Pres. Commercial Bank, Fargo, N. D.

STANDING PROTECTIVE COMMITTEE

This Committee is composed of three members, and, under the Constitution
their names are not made public

MEMBERSHIP COMMITTEE

This Committee is composed of five members, and under the Constitution
their names are not made public.



INTERIOR OF KING'S CHAPEL, BOSTON

CONSTITUTION OF THE AMERICAN BANKERS' ASSOCIATION

DECLARATION.

In order to promote the general welfare and usefulness of banks and banking institutions, and to secure uniformity of action, together with the practical benefits to be derived from personal acquaintance and from the discussion of subjects of importance to the banking and commercial interests of the country, and especially in order to secure the proper consideration of questions regarding the financial and commercial usages, customs and laws which affect the banking interests of the entire country, and for protection against loss by crime, we submit the following Constitution and By-Laws for "The American Bankers' Association:"

CONSTITUTION.

ARTICLE I.

SECTION 1. This Association shall be called "THE AMERICAN BANKERS' ASSOCIATION."

ARTICLE II.

SECTION 1. Any National or State Bank, Trust Company, Savings Bank, Private Banker, Banking Firm, or branch of such Institution or Firm, may become a member of this Association upon approval and recommendation of the Membership Committee and upon the payment of such annual dues as shall be provided by the By-Laws, and may send one delegate to the annual meetings of the Association; provided, however, that no Bank, Trust Company, Savings Bank, Private Banker, or Banking Firm with a branch or branches, shall have more than one vote unless such branch or branches have separate capital; and any member may be expelled from the Association upon a vote of two-thirds of the Executive Council.

SEC. 2. Each delegate representing a member shall be an officer or director or trustee of the institution represented, or a member of a banking firm, or a private banker. The Chairman of the Executive Council of the American Institute of Banking, each member of the State Secretaries' Section and each manager of a Clearing House, shall also be delegates.

SEC. 3. Delegates shall vote in person; and no delegate shall be entitled to more than one vote.

SEC. 4. All votes shall be *viva voce*, unless otherwise ordered; except as hereinafter provided any delegate may demand a division of the house.

ARTICLE III.

SECTION 1. The administration of the affairs of the Association shall be vested in the President and First Vice-President of this Association, and one Vice-President for each State which may be represented in this Association (the word State as used in this article including territory and the District of Columbia), and in an Executive Council, which shall be elected at the annual meeting.

SEC. 2. During the period of one Association year after his term shall have expired, the Chairman of the Executive Council shall not be eligible for election by the Association to any other office; provided, however, that this shall not be effective until the year 1913.

The Executive Council shall consist of the following:

(a) From States having a State Bankers' Association and having one hundred or more members of the American Bankers' Association in each such State, one member from each State for the first one hundred members of the American Bankers' Association in such States respectively at the close of the preceding fiscal year, August 31, and an additional member of said Council for each additional two hundred members of the American Bankers' Association in such States respectively, except that there shall be one member from the District of Columbia, irrespective of number of members. Provided, further, that any group of two or more adjoining States or territories, having in all one hundred or more members of the Association, but no single one of such States or territories having one hundred members, may apply to the Executive Council for representation, and the Executive Council may, in its discretion, admit one delegate from such group.

(b) From States having no State Bankers' Association, or those which have less than one hundred members of the American Bankers' Association within their separate borders, not provided for under paragraph (a), one member for the first hundred of the combined membership of all such States and one additional member of said Council for each additional two hundred members. Members of the Council from States described in subsection (b) must be delegates (as defined in Article 2, Sections 1 and 2) from some one of such States and not more than one of such members can be from the same State.

(c) The following shall be members *ex-officio*: The President of the Association; the First Vice-President; ex-Presidents for three years after the expiration of their terms of office as President; the Presidents, First Vice-Presidents, and Chairmen of the Executive Committees of Trust Company, Savings Bank and Clearing House Sections, the Chairman of the Executive Council of the American Institute of Banking, and the President of the Organization of Secretaries of State Bankers' Associations, known as the State Secretaries' Section.

To be eligible, a member of the Executive Council must be a delegate as defined in Section 2 of Article 2. Such member shall become ineligible and a vacancy created (1) by his removal from the State from which elected; (2) when he, or the firm or institution he represents, is no longer a member of the Association; (3) when he, not being a private banker, member or partner in a banking firm which is a member, is no longer connected as officer, director or trustee of an institution which is a member. But the conditions of ineligibility herein provided shall not apply to the Chairman of the Executive Council of the American Institute of Banking nor to the President of the Organization of Secretaries of State Bankers' Association, known as the State Secretaries Section, nor to any officer of the Clearing House Section.

No retiring President or Vice-President or retiring member of the Executive Council shall be eligible for re-election to the same position until the next annual convention after the expiration of his term of office.

SEC. 3. Preliminary nominations for members of the Executive Council and Vice-President for each State and selection of the members of the Nominating Committee shall be made as follows:

(a) In States having State Bankers' Association and having one hundred or more members of the A. B. A., in each such State the member or members of the Executive Council to which such State is entitled shall be nominated by a majority vote, which shall be by ballot of the members of the A. B. A. attending the annual conventions of the separate State Bankers' Associations. In a similar manner such States shall nominate a Vice-President for the State and appoint a delegate to represent them as a member of the Committee on Nominations at the annual conventions. For such purposes the Vice-President of the A. B. A. in each such State shall call a meeting of the members of this Association at such State conventions and shall preside at such meetings. In his absence any three members attending the convention may call such meeting, and those in attendance shall select their presiding officer. At such meeting the members shall vote in person only from a list certified to by the General Secretary of the Association or the Vice-President from the State. The Secretaries of the respective State Associations shall certify the nominations which have been made as set out herein, to the General Secretary of the A. B. A. on or before the date of its annual meeting. In case of dispute as to who is the rightful nominee or nominees for the Executive Council or Vice-President for the State, nominated at any State Association convention, or where there is other claim affecting the validity of any nomination, it shall be the duty of the Committee on Nominations, provided in Section 4 next following, to decide the dispute or claim, and their decision shall be final. The uncontested members of the Nominating Committee shall similarly decide on any dispute or claim affecting the seat of any member whose claim to membership is contested. The provisions of this sub-section shall apply to the District of Columbia equally as to a State having one hundred or more members of the American Bankers' Association.

(b) In the case of States which have no State Bankers' Association or those which have less than one hundred members of the A. B. A. within their respective borders, the Vice-Presidents of the Association for such States attending the convention shall constitute a Nominating Committee and meet apart immediately after the first adjournment of the convention

At such meetings they shall elect a Chairman and Secretary from among their number and nominate the members of the Council to which the aggregate membership of all such States is entitled. They shall also nominate a Vice-President and select a member of the Nominating Committee for each State so represented. On all questions coming before the meeting, each member shall have as many votes as there were members of the A. B. A. on August 31 preceding, within the borders of the States he represents. In the absence of a Vice-President of any such State the majority of delegates from such States attending the convention may nominate one of their number to serve in place of the absentee. Immediately after nominations are made as herein provided, the Secretary of such Committee shall certify such nominations to the General Secretary of the Association.

SEC. 4. Nominations for President, First Vice-President, Vice-Presidents for each State and for members of the Executive Council shall be made at the annual convention as follows: As soon as practicable after the first adjournment, the General Secretary of the Association shall call a meeting of the members of the Nominating Committee selected in accordance with the provisions of Section three next above. Such Committee shall meet and select its Chairman and Secretary from their number. They shall receive from the General Secretary of the Association the preliminary nominations for members of the Executive Council and Vice-Presidents for each State which have been certified to him as aforesaid. They shall nominate a candidate for President and First Vice-President and the candidates for Vice-President for each State and for the Executive Council which have been certified to the General Secretary of the Association. The Committee may make its report at any subsequent session of the convention, but its nominations shall not exclude the name of any person otherwise nominated in the convention; except that if other nominations are made for members of the Executive Council or Vice-Presidents for the States in place of those nominated at the conventions of the respective State Associations, such nominees must be eligible delegates from the same States as those in whose place they are nominated; and if other nominations are made for members of the Executive Council which have been nominated by the Committee of Vice-Presidents, such nominees must be also from the same States as those in whose place they are nominated.

SEC. 5. Nominations and elections of members of the Executive Council shall be for a term of three years, and as nearly as practicable only one-third of the total elective membership shall be elected each year. Where the nominees or membership for any term exceed those for any other term or terms the Nominating Committee shall adjust the terms of nominees, by lot or otherwise, so as to make the membership for each term of one, two or three years equal as nearly as practicable. The election for President, First Vice-President, Vice-Presidents for each State and for members of the Executive Council shall be by ballot unless otherwise ordered by the convention. Nothing herein contained shall affect the tenure of office of members of the Executive Council elected before the adoption of this amended Constitution. In determining the number of members of the Executive Council to which any State may be entitled, the number of members already on the Council from such State, if any, shall be deducted.

SEC. 6. Each Vice-President other than the First Vice-President, shall have the supervision of such business of the Association, exclusive of its general business in charge of the Executive Council and other officers, as may pertain to the State or Territory in which he resides, and may call meetings of members therein relative to such business whenever he may deem the same necessary. But no expense shall be incurred in the conduct of such business or in the calling of any such meetings, without the approval of the President, First Vice-President and Chairman of the Executive Council of the Association.

SEC. 7. The Executive Council shall meet immediately upon the adjournment of the annual convention of the Association, and, a quorum being present, elect one of their number Chairman and appoint Committees, a General Secretary, a Treasurer, Assistant Secretaries, a General Counsel and such other employees of the Association as may be deemed proper, and the Council may, at their discretion, discharge the General Secretary, Treasurer, Assistant Secretaries, General Counsel, or other employees. The Executive Council may define the powers and duties of such committees as it appoints. The Executive Council shall have the power to fill vacancies that may occur in any of the offices of the Association, and in the member-

ship of the Council provided, however, that vacancies in the membership of the Council shall be filled by the election of a member of the Association from the same State or section in which such vacancy occurs.

SEC. 8. The Executive Council shall take charge of the general business of the Association, receive communications, arrange for holding the annual convention and other meetings, procure and arrange subjects for discussion in the order in which they may come before the convention, provide for speakers and carry out the resolutions passed. The attendance of twenty members of the Council shall constitute a quorum for the transaction of business.

SEC. 9. Special meetings of the Executive Council may be called by request of ten of its members, giving two weeks' notice to the General Secretary desiring him to call such special meetings.

SEC. 10. The Executive Council shall provide—first, for keeping the records of the proceedings of their meetings, as well as that of the Association's annual or special meetings; second, they shall submit to each annual meeting a report covering their official acts as well as a statement of any new or unfinished business requiring attention; third, they shall make full statements of the financial condition of the Association; and fourth, submit an estimate of the amount required to carry on the affairs of the Association according to their judgment of the business to be done, recommend means for raising money to carry out such plans as may be resolved upon by the Association and raise and disburse the money therefor.

SEC. 11. The General Secretary shall make and have charge of the records of the Association. These records shall include the correspondence of the Executive Council and that of the Standing Protective Committee. He shall be held responsible for and charged with the safe-keeping of the records of both the Executive Council and the Protective Committee. And it shall be his duty to send promptly to each member of the Association a synopsis of the reports received by him of attempted or accomplished crime against any member of the Association. These records shall be the property of the Association and be held subject at all times to the order of the Executive Council.

SEC. 12. The Treasurer shall receive and account for all moneys belonging to the Association, and collect dues; but shall pay out moneys only upon vouchers countersigned and approved by the General Secretary and by the President or First Vice-President or by the Chairman of the Executive Council and, in case of vouchers for expenses incurred by a committee or a section, only when additionally approved by the Chairman of such Committee or the President, Vice-President or Chairman of the Executive Committee of such Section and not exceeding the appropriation set apart for the use of such committee or Section.

SEC. 13. The General Secretary, Treasurer and Assistant Secretary shall each give to the American Bankers' Association a bond in amount and form satisfactory to the Executive Council.

SEC. 14. The General Counsel shall be under the direction of and shall report to the Executive Council and shall make a report at the annual convention of the Association. He shall have custody of and be responsible for the documents, records and property of the Association pertaining to his office. He shall have authority to employ such clerical and other assistants and incur such expenses as may be necessary, within the limits of the appropriation made by the Executive Council for the conduct of his office. His duties shall include in addition to the performance of specific services which may from time to time be developed upon him by the Executive Council, the rendering of legal advice and assistance to the various sections, committees and officers of the Association and the giving of legal advice to the members of the Association as may be practicable. In case of doubt whether specific services called for by members come within the scope of his duties, he shall obtain the decision thereon of the Executive Council or of the Administrative Committee.

ARTICLE IV.

SECTION 1. The President, the First Vice-President, and the Chairman of the Executive Council shall immediately after their election to their respective offices appoint the following committees, to wit: A membership committee consisting of five members of the Association, who shall be members of the Executive Council and whose name shall not be made public; a Protective Committee, consisting of three members of the Asso-

ciation, whose names shall not be made public; a Law Committee, consisting of five members of the Association and the General Counsel of the Association, and a Federal Legislative Committee, consisting of five members of the Association. Such Committee membership shall continue from the time of appointment until the adjournment of the annual convention of the Association, then next ensuing after such appointment, and until their successors are appointed.

There shall be an Administrative Committee, which shall consist of the President of the Association, the Chairman of the Executive Council and the First Vice-President of the Association.

SEC. 2. The Protective Committee shall control all action looking to the detection, prosecution and punishment of persons attempting to cause or causing loss by crime to any member of the Association. The said Committee when called upon for aid by any member of the Association, through the General Secretary, shall forthwith take such steps as it shall deem proper to arrest and prosecute the party charged with the crime; provided, however, that no expense or liability shall be incurred beyond the amount of funds in the Treasury especially appropriated for that purpose.

(a) The said Committee, or a member of the American Bankers' Association, is prohibited from compromising or compounding with parties charged with crime, or with their agents or attorneys, a case once committed to the Association, which results in the apprehension of the criminal.

(b) All members of the Association, when called upon by the General Secretary in behalf of the Protective Committee for information or aid, shall promptly respond by giving all assistance in their power; and all members shall, at all times, notify the General Secretary, who shall promptly notify the Committee, of any attempted or accomplished crime reported to him as likely to affect other members of the Association.

SEC. 3. The Law Committee shall have in charge the consideration of statutes, national and State, affecting the powers, privileges and duties of the members of the Association, also the subjects of uniformity of laws and commercial usage, and may for such purposes, as occasion may arise, recommend to the Executive Council and the General Association drafts of proposed statutes for their approval. and upon such dual approval shall urge the enactment of such approved drafts through State organizations as to State legislation and through the Federal Legislative Committee as to national legislation, and shall perform such other duties as may be imposed upon it from time to time by the Executive Council or the annual convention. The Committee shall submit a report in writing to the Executive Council at its meetings, and shall annually submit a report in writing to the general Association in convention assembled.

SEC. 4. The Federal Legislative Committee shall receive in charge all resolutions adopted by the annual convention, declaring in favor of, or in opposition to national legislation upon any subject, and shall by petition, memorial or other proper action further the purposes declared for in such resolutions, and in case of legislative emergency arising between annual conventions whereby serious and harmful results to the welfare generally of the Association membership might result from delay, the Committee shall perform similar services as to resolutions of similar character adopted by the Executive Council at its sessions, or by the Administrative Committee in the interim between sessions of the Executive Council. The Federal Legislative Committee shall take notice of any Congressional action affecting the interests of the membership of the Association, and when deemed necessary report the same to the Executive Council, and shall make a general report to the annual convention.

SEC. 5. The Administrative Committee shall perform all necessary routine duties of administration enjoined upon the Executive Council between meetings of the Executive Council and which duties may not be otherwise especially provided for by the Executive Council; also all duties of administration imposed upon it by the Executive Council, subject to the rules and directions of the Executive Council. The said Committee shall report a memorandum of all its proceedings to each meeting of the Executive Council.

The Administrative Committee shall, subject to the control of the Executive Council, have general supervision over all committees, either such as may be created under this Constitution, or by resolution of the General Association, or by act of the Executive Council, or by any Section of the Association for the purpose of securing harmonious action and pre-

venting conflicts in jurisdiction. The decision of the Administrative Committee upon any such question shall be final, unless, and until, reversed by the Executive Council at its next meeting. All committees under the supervisory control of the Administrative Committee shall upon request of the Administrative Committee report any action undertaken to the Administrative Committee.

SEC. 6. (1) Committees created by any annual convention for any purpose of the pending work of the convention shall report during the session of the convention. Such committees shall be appointed by the President and shall expire upon report made, and in the absence of report at the adjournment of the convention.

(2) Special committees created by the annual convention, to whom may be referred any subject for consideration during the interim between conventions, shall be appointed by the President, the First Vice-President and the Chairman of the Executive Council. They shall make report in writing to the Executive Council and to the succeeding annual convention, unless otherwise directed by the convention, and the committee shall expire with the adjournment of such succeeding annual convention, provided, that upon report at such succeeding annual convention such committee may, by resolution, be continued for a similar period. The membership of such continued committees shall be subject to change in part or in whole at any such continuance by the appointing power as aforesaid.

(3) The President, the First Vice-President and the Chairman of the Executive Council may fill all vacancies existing in any Standing Committee provided for by the Constitution, or in any Special Committee authorized to act in the interim between annual conventions.

(4) Nothing in the section shall impair the right of any convention to create committees and of naming the membership in the resolution creating or continuing them or of specifically delegating such authority to the presiding officer.

SEC. 7. The Membership Committee shall act upon any applications for admission to membership in the Association and upon any charges or complaints against any member. Their action shall be reported to the Association through the Administrative Committee and they shall make rules for facilitating admissions of new members and other matters brought before them, subject to the approval of the Administrative Committee.

ARTICLE V.

SECTION 1. Annual conventions of the Association shall be held at such times and places as shall be determined by the Executive Council. Special meetings may be called by the Council if, in their opinion, circumstances require them, giving *two weeks'* notice of the time and place of meeting, together with the subject matter of business to come before such special meeting. The Executive Council shall meet to arrange the order of business on the day preceding any general meeting of the Association. By consent or request of a majority of the Executive Council, any meeting of the Association may be postponed. Reasonable notice shall be given by the General Secretary to the members of such postponement.

ARTICLE VI.

SECTION 1. The expenses of the Executive Council of the Association, in carrying out the business to be done by it, shall be provided for by the annual dues of the members of the Association; provided, however, that the Executive Council shall have no authority to incur or contract on behalf of this Association any liability whatever beyond the amount of the annual dues and moneys especially collected. No expenses shall be incurred except for purposes designated in this Constitution.

ARTICLE VII.

SECTION 1. Resolutions or subjects for discussion (excepting those referring to points of order or matters of courtesy) must be filed with the General Secretary at least fifteen days before the annual convention and submitted to the Executive Council at its regular meeting preceding the convention; but any person desiring to submit any resolution or business in open convention may do so upon a two-thirds vote of the delegates present, or such resolution or business shall be referred to the Executive Council to report upon immediately; provided that this shall not apply to any proposed amendment of the Constitution.

FIRST
NATIONAL
BANK
AND
FIRST
TRUST &
SAVINGS CO.

CLEVELAND

COMBINED RESOURCES
\$45,000,000.00

The First National Bank of Cleveland

Statement of Condition August 9, 1913

RESOURCES

Loans and Discounts	\$21,647,726.07
Overdrafts	1,034.34
United States Bonds	1,802,000.00
Municipal and Other Bonds	2,562,023.53
Bank Building	750,000.00
Cash and Due from Banks	14,951,627.47
	<u>\$41,714,411.41</u>

LIABILITIES

Capital Stock	\$ 2,500,000.00
Surplus and Undivided Profits	1,783,915.36
Circulation	1,202,000.00
Deposits	35,538,188.91
United States Bond Account	571,000.00
Reserved for Taxes	19,307.14
Provident Reserve Fund	100,000.00
	<u>\$41,714,411.41</u>

The First Trust & Savings Company

Statement of Condition September 4, 1913

RESOURCES

Loans	\$2,485,272.09
Municipal and other Bonds	908,101.97
Vaults	27,087.91
Cash and Due from Banks	1,227,673.88
	<u>\$4,648,135.85</u>

LIABILITIES

Capital Stock	\$1,250,000.00
Undivided Profits	5,853.50
Deposits	3,392,282.35
	<u>\$4,648,135.85</u>

ARTICLE VIII.

SECTION 1. Any member failing to pay within three months the membership dues shall be considered as having withdrawn from the Association, but may be reinstated upon application to the General Secretary, and paying all dues in arrears, with the consent of the President or Chairman of the Executive Council.

ARTICLE IX.

SECTION 1. Sections of the Association are hereby established, as follows:

(a) A Trust Company Section, whose scope shall embrace all matters of interest to trust companies.

(b) A Savings Bank Section, whose scope shall embrace all matters relating to institutions receiving savings deposits.

(c) A Clearing House Section, whose scope shall embrace all matters relating especially to work which may be of interest and advantage to members of this Association which properly come within the scope of clearing houses.

(d) A State Secretaries' Section, which shall be composed of the Secretaries who are members of the Organization of Secretaries of State Bankers' Associations; the work of this Section to embrace all matters relating to State Bankers' Associations.

The above Sections shall meet annually in connection with the meeting of this Association, and their program and proceedings may be published from time to time together with the proceedings of the Association.

(e) An American Institute of Banking Section, whose scope shall embrace all matters relating especially to the work as outlined by the Educational Committee of this Association and embodied in the Constitution and By-Laws of said Institute. Said Section shall meet at such time and place as shall be designated by the Executive Council of said Section.

All Trust Company and Savings Bank members of the Association who desire may enroll themselves as members of their respective Sections. The Sections shall make reports to the Association, and affairs relating to their membership may be referred to them.

Notice shall be given to the Executive Council of the Association of any proposed amendment of the Constitution or By-Laws of any Section created by this Constitution. The Sections shall be under the supervision of the Executive Council, who may make such provision for them as to such Council may deem wise.

ARTICLE X.

SECTION 1. This Constitution may be amended at any annual meeting by a vote of two-thirds of the members present, notice of the proposed amendment having been submitted to the General Secretary at least thirty days before the annual meeting, and the General Secretary shall forward to every member of the Association a copy of such proposed amendment, at the same time the other notices are sent out, and shall submit it to the Executive Council, that they may arrange to bring it before the Convention under the regular order of business.

Any amendment to the Constitution regularly submitted as above may be itself amended on the occasion of the annual Convention by a vote of two-thirds of the members present.

BY-LAWS.

FIRST. The annual dues to the Association shall become due and payable in advance September 1st of each year, which date shall be the commencement of the fiscal year of the Association.

SECOND. The annual dues of the members of this Association, including annual subscription to its monthly Journal Bulletin, shall be \$10.00 for Banks and Trust Companies having an aggregate capital and surplus of less than \$100,000, private bankers and banking firms; \$20.00 for Banks and Trust Companies having an aggregate capital and surplus of \$100,000 and less than \$250,000; \$25.00 for Banks and Trust Companies having an aggregate capital and surplus of \$250,000 and less than \$500,000; \$30.00 for Banks and Trust Companies having a capital and surplus of \$500,000 and less than \$750,000; \$40.00 for Banks and Trust Companies having a capital and surplus of \$750,000 and below \$1,000,000; \$50.00 for Banks and Trust Companies having a capital and surplus of \$1,000,000 and below \$5,000,000; \$75.00 for Banks and Trust Companies having a capital and surplus of \$5,000,000 and over. These rates shall apply to savings banks without capital according to their surplus or reserve fund and to private bankers and banking firms according to capital employed.

The annual dues of members who do not subscribe to the Journal Bulletin shall in each case be One Dollar less the amounts above specified. Each member of the Association having a branch or branches, without separate capital specifically set aside therefor, and desiring to have such branch or branches become members of this Association must pay annual dues in addition to \$10 for each such branch. In case any branch has a separate capital, dues must be paid for such branch according to capital the same as if it were an independent member. Dues for Savings Banks without capital are based on surplus or reserve fund. The annual dues of members who do not subscribe to the Journal shall in each case be one dollar less than the amount above specified.

THIRD. The official publication of the Association shall be issued monthly under the direction of the General Secretary and the General Counsel and shall be called THE JOURNAL OF THE AMERICAN BANKERS' ASSOCIATION. Subscription price for such publication shall be one dollar a year. Out of the annual dues of each member who subscribes therefor, provided in By-Law Second, there shall be set aside the sum of one dollar in payment of each such member's annual subscription which shall be actually used for the purpose of said publication.

FOURTH. There shall be a Finance Committee of eleven members composed of the Vice-President of the Association, who shall be Chairman, the Treasurer of the Association, the Vice-Presidents of the Trust Company, Savings Banks and Clearing House Sections, and six members of the Executive Council, who shall not during their term of office on this Committee be members of any other standing or special committees and who shall be appointed by the Administrative Committee in equal number from the one, two and three-year members of the Executive Council. Six members shall constitute a quorum and vacancies shall be filled by the Administrative Committee.

The members of each year's Finance Committee shall continue their membership until the adjournment of the first meeting of the new Council immediately following the annual convention, irrespective of the expiration of their terms of office in the Association or Sections, by virtue of which they hold membership on this Committee.

The duties of the Finance Committee shall be:

1. To act as an Auditing Committee with authority to employ competent public accountants to prepare yearly audits of the Association's books prior to each annual convention.

2. To prepare a budget of funds available and consider appropriations for the use of Sections, Committees, Salaries, Expenses and other purposes.

All applications for appropriations must be delivered to the General Secretary prior to the first day of the annual convention and also prior to the first day of the spring meeting of the Executive Council.

The Finance Committee shall report to the Executive Council.

1. At the meeting of the Council prior to the annual convention upon the public accountant's audit of the Association's books.

2. At the meeting of the Executive Council following the close of the annual convention, upon their budget of funds available and recommendations for appropriations for the coming year.

3. At the spring meeting of the Executive Council as to any further appropriations that may be necessary.

4. At any meeting of the Executive Council they may report upon any other matter connected with the finances of the Association.

The Finance Committee shall meet:

1. In the forenoon of the day preceding the annual convention.

2. Upon the call of its Chairman during the convention week.

3. At the time and place of the spring meeting of the Executive Council.

4. Any time during the year upon call of its Chairman made upon the request of the Administrative Committee or any ten members of the Executive Council.

FIFTH. The Administrative Committee shall each year designate the depositories for all funds of the Association.

SIXTH. These By-Laws may be amended by the Executive Council by a two-thirds vote of the members present at any meeting thereof.



WATERFRONT FROM HARBOR, BOSTON, MASS.

BOSTON, THE CONVENTION CITY

By L. M. NORTON

Assistant Editor, Chamber of Commerce News.

BOSTON, where a twentieth part of the bank clearings of the United States are made; whose inhabitants have more money per capita than those of any other American city, and with whose banks are deposited one-twentieth of the entire savings of the country, was well selected as the meeting place for the thirty-ninth annual convention of the American Bankers' Association, which is to occur October 6th to 10th. Arriving in Boston at a time of the year when the weather, usually good, is ideal, the 10,000 delegates will find it a city admirably equipped to receive and entertain a great body of people from all parts of the country. Boston is used to conventions. It likes to entertain them and has attracted some of the largest and most important bodies the world has known. Boston is proverbially hospitable and always has a cordial welcome for the stranger within its gates.

The delegate sojourning in Boston finds everything at hand for his comfort, instruction and amusement. There are good hotels and restaurants and fine convention halls, the largest of them being of 7,000, 4,000 and 2,500 capacity. Transit from any part of the city to any other part is easy. Unsurpassed facilities for recreation exist in the nearby ocean and beautiful rivers and hills and in a wealth of parks. Points of rare historical interest abound. Boston has one of the finest public libraries in the country and one of the finest art museums in the world. The fine banks and other business institutions, the vast industrial plants and wondrous natural harbor interest the busy man of affairs and he finds his stay all too short in a city that spells for him so much of financial, industrial, commercial and social progress.

In Boston the visitor comes upon points of historical interest known to every American—Bunker Hill, Faneuil Hall, the Old State House, Paul Revere's home, and the belfry where his lanterns were hung, the Washington Elm, the scene of the Boston Massacre, the spot where Lief Ericson built his house in the year 1001, and so on.

Within the metropolitan limits are some of the foremost of American educational institutions, among which are Harvard University, the American University and the Harvard Law and Medical Schools, which are among the best in the world; Massachusetts Institute of Technology, the famous engineering school; Simmons College, Radcliffe College, Tufts College, Boston University, Boston College and the New England Conservatory of Music.

No better street railway system is maintained in the United States than that operated by the Boston Elevated Company. Subway, elevated and surface roads are combined in a system, the lines of which spread like a net across the city, and upon which it is possible to ride nearly twenty miles for a single five cent fare. Four subways or tunnels form part of the system and the construction of two others is well on towards completion. The total cost of the present system and the additions to it likely to be completed by next year will be \$124,500,000.



OLD STATE HOUSE AND STATE STREET, BOSTON

Greater Boston has a population of 1,500,000, ranking as the fourth largest industrial community in the United States. It is the center of the great transportation system of New England in which are invested more than \$700,000,000. Greater Boston may be said to be comprised of about forty cities and towns situated within an area of 500 square miles, at no point farther from the historical gilded dome of the State House than twelve miles, and having municipal Boston as a center.

The amount of manufactured products turned out annually by the industrial plants of Greater Boston amounts to \$500,000,000. The manufactures include such staple commodities as boots and shoes, leather, rubber goods, slaughtering and meat packing, printing and publishing, foundry and machine shop products, wool, clothing, textile, electrical merchandise, chocolate and cocoa products, shipbuilding, iron and steel, sugar and molasses refining, watches and machinery, all industries which call for sound financing, skilled labor and efficient management.

Greater Boston is the largest shoe center, has the finest watch factory and largest candy factory in the world; it is the greatest chocolate manufacturing city in the country, and the headquarters of the largest manufacturer of shoe machinery; it stands first in the manufacture of rubber and elastic goods; it has one of the greatest shipbuilding plants in the United States, and it is the leading textile center of the country, ranking second in the world, for while these factories are outside of Greater Boston, the business offices of the most of the large New England cotton and woolen mills are in this city. All told, there are nearly 5,000 industrial establishments in Greater Boston.

Perhaps the best known is the great plant of the United Shoe Machinery Company at Beverly. This company's arrangements for the comfort, convenience and health of its

five thousand employees are noteworthy. Another plant which is world famous is that of the Fore River Shipbuilding Corporation at Quincy, the third greatest shipyard in the United States. Battleships for the United States and foreign Governments are frequently built here, as well as a large number of torpedo boats, other war vessels and merchant ships. The plant covers forty acres, and employs 4,000 men.

On the waterfront at Everett is the largest coal-handling plant on the Atlantic seaboard, that of the New England Coal and Coke Company. It occupies 300 acres and handles 1,500,000 tons of bituminous coal every year.

An important waterfront industry is that of fishing. The fish caught on the deep sea banks to the northeast of Boston by a fleet of small schooners and steam trawlers and brought into Boston are valued at over \$6,000,000 annually. Most of these are sold fresh. Although some are salted or canned at Boston, the salt fish industry is really a separate one, with headquarters at Gloucester, forty miles further north, and most of the canning of fish is done in Maine, where sardines are plentiful. The wharf which, for twenty-seven years, has been the headquarters of the fresh fish industry in Boston, is one of the picturesque features of the waterfront. There is now under construction, however, a modern concrete pier, costing \$1,000,000. The buildings to be erected upon this pier will cost \$500,000 and will be of the highest type of sanitary construction, insuring perfect cleanliness in the handling and storage of the fish.

Many other manufacturing plants in metropolitan Boston are worth seeing. The great slaughter houses where cattle, hogs and other animals are killed and dressed are in Somerville. The shoe factories are clustered in Lynn, although several, including one of the largest, that of the Thomas G. Plant Company, are in Boston itself. At Waltham is the extensive plant of the Waltham Watch Company, one of the most famous in the world. The large chocolate factory of the Walter Baker Company stands on the bank of the Neponset River on a site where the first American chocolate mill was located over 200 years ago. Another



CAMBRIDGE BRIDGE, BOSTON



CHESTNUT HILL RESERVOIR PUMPING STATION, BOSTON

large chocolate manufacturer, the Walter M. Lowney Company, has a factory in the center of the city, while in South Boston is the largest candy factory in the world, that of the New England Confectionery Company. There are also important rubber goods, cracker-baking and other factories too numerous to mention.

As a port Boston ranks second only to New York, and well organized effort is being directed towards a substantial increase of its commerce, the Port Directors, the Boston Chamber of Commerce and other influential bodies being very active in work toward the end that increased facilities may be offered and the naturally excellent harbor developed for the needs of an ever-increasing commerce. As it is, Boston is able to present some very creditable foreign trade figures. Last year—1912—the value of the foreign trade was \$216,330,169, an increase of 14 per cent over the previous year. In ten years the value of the foreign trade of the port increased more than 31 per cent.

"Sail from Boston," the caption of a small leaflet issued by the Boston Chamber of Commerce some time ago, has become a recognized slogan; and every opportunity is offered to "Sail from Boston," for a dozen or more of the largest transatlantic lines maintain regular service to and from the port, and to be seen daily in the harbor are steamers showing the smoke stacks of the Cunard, White Star, Hamburg-American, Holland-American, North German Lloyd, Red Star, Leyland, Scandinavian-American, Wilson, Warren or Wilson Furness-Leyland lines. Transatlantic passengers to the number of 100,000 arrive at or leave the port of Boston annually.

A few of the items received annually at the port of Boston are: Between 6,500,000 and 7,000,000 tons of coal; 15,000,000 bushels of grain and 125,000,000 pounds of foreign wool.

The big dry dock, construction of which is soon to begin, will be one of the largest in the world and will add much to the prestige of Boston as a world port.



BUNKER HILL MONUMENT

BANKS AND TRUST COMPANIES

American Trust Company, 50 State street.
Bank of Nova Scotia (Branch), 199 Washington street.
Bay State Trust Co., 222 Boylston street.
Beacon Trust Co., 20 Milk street.
Blackstone Savings Bank, 30 Washington street.
Boston Five-Cents Savings Bank, 38 School street.
Boston Penny Savings Bank, 1375 Washington street.
Boston Safe Deposit & Trust Co., 100 Franklin street.
Boylston National Bank, 41 Bedford, corner Chauncy street.
Brighton Five Cents Savings Bank.
Charlestown Five Cents Savings Bank, 1 Thompson Square
(Charlestown).
Charlestown Trust Co., Thompson Square.
Columbia Trust Co., Meridian and Paris streets (East Boston)
Commercial National Bank, 4 Liberty square, cor. Water street.
Commonwealth Trust Co., 88 Summer street.
Cosmopolitan Trust Co., 76 Devonshire street.
Dorchester Savings Bank, 586 Columbia road.
Dorchester Trust Co. (Uphams Cor.), 574 Columbus road
(Branch Field Cor.)
East Boston Savings Bank, 16 Maverick square.
Eliot Five Cents Savings Bank, 114 Dudley street (Roxbury),
Exchange Trust Co., 211 Milk street (Branch, 124 Boylston
street).
Federal Trust Co., 85 Devonshire street.
First National Bank, 70 Federal street.,
First Ward National Bank, Maverick square (East Boston).
Fourth-Atlantic National Bank, State street, cor. Broad.
Franklin Savings Bank, 6 Park square.
Hibernian Savings Bank.
Home Savings Bank, 75 Tremont street.
Hyde Park National Bank.
Hyde Park Savings Bank.
Institution for Savings in Roxbury, 2343 Washington street.
International Trust Co., 45 Milk street.
Liberty Trust Co., Court and Washington streets.
Lincoln Trust Co., 12 High street.
Market Trust Co., 132 Market street, Brighton.
Mattapan Deposit & Trust Co., 474 Broadway (South Boston).
Merchants' National Bank, 28 State street.
Mutual National Bank.
National Bank of Commerce, 199 Washington street.
National Rockland Bank of Roxbury, 2348 Washington street
(Roxbury).
National Security Bank, 79 Court street.
National Shawmut Bank, 55 Congress street.
National Union Bank, 40 State street.

BANKS AND TRUST COMPANIES—(Continued)

New England National Bank, 105 Causeway street.
New England Trust Co., 135 Devonshire street.
North End Savings Bank, 57 Court street.
Old Boston National Bank, 50 State street.
Old Colony Trust Co., cor. Court street and Temple place.
Paul Revere Trust Co., 54 Devonshire street.
People's National Bank, Washington and Dudley streets (Roxbury).
Provident Institute for Savings, 36 Temple place.
Puritan Trust Co., 33 Church street.
Second National Bank, 199 Washington street.
South End National Bank, 1199 Washington street.
South Boston Savings Bank, 368 W. Broadway.
State Street Trust Co., 38 State street.
Suffolk Savings Bank for Seamen and Others, cor. Tremont street and Pemberton square.
Sumner Savings Bank, 18 Meridian street.
Union Institution for Savings, 216 Tremont street.
United States Trust Co., 28 Court street.
Warren Institution for Savings, 25 Main street.
Webster and Atlas National Bank, Court and Washington streets.
Willey Savings Bank, 52 Boylston street.
Winthrop National Bank, Cor. Court and Washington streets.
Boston Clearing House, State street and Merchants row.



FANEUIL HALL, BOSTON



SOUTH STATION, BOSTON, MASS.

RAILROAD STATIONS

SOUTH STATION—Atlantic avenue, junction of Summer and Federal streets. New York, New Haven & Hartford Railroad and Boston & Albany Railroad, trains west and south.

NORTH STATION—Causeway street, foot of Haverhill, Canal, Friend and Portland streets. Boston & Maine Railroad, trains north and east.

BACK WAY STATION—Dartmouth street, south of Copley Square. All N. Y., N. H. & H. trains stop here.

TRINITY PLACE STATION—Trinity Place, south of Copley Square. All B. & A. trains outward bound stop here.

HUNTINGTON AVE. STATION—Dartmouth street, south of Copley Square. All B. & A. trains inward bound stop here.

FERRIES

BOSTON, REVERE BEACH & LYNN R. R. FERRY—Rowe's Wharf, 350 Atlantic avenue to Marginal street. East Boston. B., R. B. & L. R. R. to shore points and Lynn.

EAST BOSTON SOUTH FERRY—Eastern avenue to Lewis street, East Boston.

EAST BOSTON NORTH FERRY—Battery street to Border street, East Boston.

CHELSEA FERRY—Hanover street to Winnisimmet street, Chelsea.

TAXICAB RATES

The legal rates of fare for taxicab service in the City of Boston:

First half mile or fraction.....	40 cts.
Each quarter mile thereafter.....	10 "
Each six minutes waiting.....	10 "
Each passenger in excess of one.....	20 "
Sending a cab, each mile or fraction in excess of one mile.....	20 "
Return mileage, each mile or fraction over two miles.....	20 "
Each trunk (only small trunks carried).....	20 "

THE STREET CAR SYSTEM

The Boston Elevated Railway Company supplies practically all of the street car service in Boston and most of its nearer suburbs. The system consists of surface lines, underground lines and elevated lines. The uniform rate of fare is five cents and free transfer privileges exist at over seventy points, which enable passengers to travel in any general direction for a single fare. The surface car lines center at Park street (underground) and Scollay Square (both on surface and underground). The elevated terminates in Charlestown and Forest Hills, connecting there with suburban surface car lines. Through the city it runs along Atlantic avenue, and from the North Station extends to East Cambridge. The subways are (1) original subway and (2) Cambridge subway, centering at Park street, (3) the East Boston tunnel, starting at Scollay Square, and (4) the Washington street tunnel, connecting with the elevated at the North Station and Dover street, with the East Boston tunnel at Scollay Square and with the subway at Haymarket Square and the Union and Friend tunnel stations.

In general, Park street subway station may be regarded as the center of the surface system and the Washington street tunnel the center of the elevated system.

PARK STREET SUBWAY—Tremont street, east corner of Boston Common. Cars for Allston, Arlington Heights, Auburndale, Belmont, Brighton, Brookline, Cambridge, Charlestown, Chestnut Hill, Dorchester, Forest Hill, Franklin Park, Jamaica Plain, Mount Auburn, Newton, North Station, Roxbury, Somerville, South Boston, Waltham, Watertown, Waverly.

Connection may be made at this point for Dudley street, Forest Hills and Sullivan Square terminals, Scollay Square subway and East Boston tunnel.

Station for Cambridge subway below main station is known as "Park Street Under."

SCOLLAY SQUARE SUBWAY—Cars for Beachmont, Bunker Hill, Cambridge, Charlestown, Chelsea, Lynn, Revere, Dudley street, Forest Hills, Grave Hall, Jamaica Plain, Roxbury, Somerville and South Boston.

HANOVER STREET—Near Scollay Square. Surface cars for Arlington Center, Mount Auburn, Newton, Watertown, Brighton, Allston, Cambridge and Somerville.

EAST BOSTON TUNNEL STATIONS—Court street, Devonshire street and Atlantic avenue (at foot of State street).

Tunnel cars run to East Boston, Orient Heights and Chelsea.

Toll, one cent in addition to regular fare.

Transfer to East Boston tunnel cars may be made from elevated at State street station, or from Washington street tunnel cars at State station or Milk station, and from Tremont street subway at Scollay Square.

DUDLEY STREET ELEVATED TERMINAL—Roxbury. Terminus of several lines of surface cars. Transfer may be made from the elevated to surface cars for Brookline, Cambridge, Dorchester, Jamaica Plain, Mattapan, Quincy, Roxbury, South Boston and Neponset, and with those connecting for the following points: Attleboro, Avon, Blue Hill, Braintree, Bridgewater, Brockton, Buzzards Bay, Canton, Fall River, Hingham, Holbrook, Hough's Neck, Middleboro, Milton, Nantasket

Beach, New Bedford, Onset, Plymouth, Providence, Quincy, Randolph, Rockland, Squantum, Stoughton, Wareham, Weymouth, Westwood Park, Wollaston.

SULLIVAN SQUARE ELEVATED TERMINAL—Charlestown, Northern terminals of the elevated and of several lines of surface cars. Transfer may be made to surface cars for Arlington Heights, Everett, Malden, Medford and Somerville, and with through cars or those connecting for the following points: Arlington, Andover, Bedford, Billerica, Concord, Haverhill, Hudson, Lawrence, Lexington, Lowell, Melrose, Nashua, Reading, Stoneham, Tewksbury, Wakefield, Winchester, Wilmington and Woburn.

FOREST HILLS ELEVATED TERMINAL—Jamaica Plain. Southern terminus of the Boston Elevated Railway. Transfer may be made to surface cars for West Roxbury, Roslindale, Mattapan, Milton Lower Mills, Hyde Park, Dedham, Walpole, Needham, Mansfield, Medway, Norwood and Readville.

NORTH STATION—Causeway Street Elevated, subway and Washington street tunnel cars connect here; also many lines of surface cars.

SOUTH STATION—Summer street and Atlantic avenue. Elevated and surface cars.

COASTWISE STEAMSHIP LINES

BOSTON & GLOUCESTER, to Gloucester—Central Wharf (north side).

MERCHANTS & MINERS, to Philadelphia—Fiske Wharf; to Norfolk and Baltimore—Battery Wharf.

DOMINION ATLANTIC, to Yarmouth and all points in Nova Scotia, Maritime Provinces and Newfoundland—Long Wharf and 362 Washington street.

KENNEBEC, to Bath and Augusta—Central Wharf.

INTERNATIONAL, to St. John and Nova Scotia—India Wharf.

MAINE STEAMSHIP CO., to New York—India Wharf.

EASTERN STEAMSHIP CO., to Maine ports—Foster's and Central Wharves.

PORTLAND, to Portland—India Wharf.

SAVANNAH, to Savannah—Lewis Wharf.

PLANT, to Nova Scotia, Prince Edward's Island and Newfoundland—Commercial Wharf and 298 Washington street.

UNITED FRUIT CO., to Jamaica and Costa Rica—Long Wharf (south side).

MAINE COAST STEAMSHIP CO., to Maine ports—White Spirits Co. Wharf.

METROPOLITAN STEAMSHIP CO., to New York—Union Wharf.

CLYDE STEAMSHIP CO., to Charleston and Jacksonville—Lewis Wharf (south side).

Connections for the Fall River and Joy Lines to New York, from Providence and Fall River, may be made at South Station.

HOTELS AND RATES

Note: Hotels marked (E) are conducted on the European plan. Rates quoted are for room with bath.

Abbotsford (E), 186 Commonwealth avenue.....	\$1.50 up
Adams House (E), 553 Washington street.....	\$1.50 up
American House (E), 50-64 Hanover street.....	\$1.00 up
Bellevue (E), 17 Beacon street.....	\$1.50 up
Boston Tavern (E), 347 Washington street.....	\$2.00 up
Brewster (E), 19 Boylston street.....	\$2.00 up
Brigham's (E), 642 Washington street.....	\$1.00 up
Brunswick (E & A), Boylston and Clarendon streets	{ E, 2.00 up A, 4.00 up
Buckminster (E & A), corner Brookline avenue	{ E, 2.00 up A, 4.00 up
Boston, rather than the Municipal.....	\$1.50 up
Castle Square (E), 423 Tremont street.....	\$1.50 up
Commonwealth (E), Bowdoin and Allston streets...	\$1.00 up
Copley Square (E), Huntington avenue and Exeter street....	\$1.50 up
Crawford House (E), Scollay Square.....	\$1.00 up
Essex (E), opposite South Station.....	\$1.50 up
Franklin Square (E), 11-27 East Newton street.....	75c. up (Ladies only)
Hayward (E), 12 Hayward Place.....	\$3.50 up
Hemenway Chambers (E), Westland avenue and Hemenway street....	\$2.00 up
Lenox (E), Exeter and Boylston streets.....	\$2.00 up
Nottingham (E), 25 Huntington avenue.....	\$1.50 up
Oxford (E), 44 Huntington avenue.....	\$1.00 up
Parker House (E), Tremont and School streets....	\$1.50 up
Plaza (E), 419 Columbus avenue.....	\$1.00 up
Plaza Copley, Copley Square	
Puritan (E), 390 Commonwealth avenue.....	\$2.00 up
Quincy House (E), 1 Brattle Square.....	\$1.00 up
Revere House (E), Bowdoin Square and Bulfinch street....	\$1.00 up
Somerset (E), Commonwealth avenue and Charlesgate East....	\$2.50 up
Touraine (E), Tremont and Boylston streets.....	\$3.00 up
Thorndike (E), 240 Boylston street.....	\$1.50 up
United States (E & A), Beach and Lincoln streets	{ E, \$1.00 up A, \$3.00 up
Vendome (A), Commonwealth avenue and Dartmouth street....	\$5.00 up
Victoria (E), Dartmouth and Newbury streets....	\$2.00 up
Westminister (E), Copley Square.....	\$2.00 up
Young's (E), Court street.....	\$1.50 up

RESTAURANTS AND CAFES

Bova's, 96 Arch and 15 Otis street.
 British Tea Table, 280 Boylston street.
 Cook's, 86-88 Boylston street.
 Cottrell's, 19 Exchange street.
 Crosby's, 19 School street.
 Delft Tea Room, 429 Boylston street.
 Du Pont, West and Tremont streets.
 English Tea Room, 160B Tremont street, 53 and 131 State street, 25 Kilby street.
 Frost & Dearborn, 6 Pearl street.
 Georgian, Park Square.
 Lombardy Inn, 1 Boylston street.
 Marston's, 25-27 Brattle street, 17 Hanover street, 121 Summer street, 81 Devonshire street, 564 Washington street.

THE JEFFERSON

RICHMOND, VIRGINIA



THE MOST MAGNIFICENT HOTEL IN THE SOUTH

European Plan

400 Rooms

300 Baths

Rooms single and *en suite*, with and without private bath, Turkish and Roman baths. Spacious sample rooms. Large convention hall. Rates, \$1.50 and upwards. Every convenience for the traveling man; every comfort for the tourist.

O. F. WEISIGER, Manager

Maxim's, 21 Harrison avenue.
 McDonald-Weber Company, 156 Tremont street.
 Napoli, 84-96 Friend street.
 Oak Grove Farm, 431-7 Boylston street.
 Peacock Inn, 355 Boylston street.
 Shooshan's, 243 Huntington avenue.
 Thompson's Spa, 219 Washington street.
 Venice, 181 Hanover street.
 Winter Place Tavern, 1 Winter Place.
 Women's Educational & Industrial Union, 264 Boylston st.

THEATRES

BOSTON OPERA HOUSE—Huntington avenue, Opera Place and St. Stephens street.
 BOSTON SYMPHONY ORCHESTRA—Symphony Hall, Huntington and Massachusetts ave. October to April.
 HOLLIS STREET THEATRE—Hollis street.
 SHUBERT THEATRE—Tremont st. opposite Hollis st.
 COLONIAL THEATRE—100 Boylston street.
 PLYMOUTH THEATRE—Eliot street.
 TREMONT THEATRE—176 Tremont street.
 PARK THEATRE—619 Washington street.
 BOSTON THEATRE—539 Washington street.
 MAJESTIC THEATRE—219 Tremont street.
 KEITH'S THEATRE—547 Washington street.
 CASTLE SQUARE THEATRE—Castle and Tremont streets.
 AMERICAN MUSIC HALL—415 Washington street.

BEACHES AND AMUSEMENT RESORTS

- REVERE BEACH—Cars at Scollay Square, or Boston, Revere Beach & Lynn R. R. at Rowe's Wharf.
- NANTASKET BEACH—Steamboat at Rowe's Wharf.
- PARAGON PARK—Nantasket Beach. Steamboat at Rowe's Wharf.
- NORUMBEGA PARK—Charles River, Auburndale. Cars from Park street.
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SPORTS

- AMERICAN LEAGUE BASEBALL—Chestnut Hill cars from Park street.
- NATIONAL LEAGUE BASEBALL—Columbus avenue. Cars from Park street.
- SOLDIERS FIELD AND STADIUM—Harvard University. Cars from Park street for Harvard Square or Western avenue via. Cambridge Subway.
- PUBLIC GOLF LINKS—Franklin Field. Elevated to Dudley street, connecting with surface cars.
- LONGWOOD TENNIS COURTS—Longwood avenue. Cars from Park street.
- CANOEING—Charles River. Train from South Station or cars from Park street for Norumbega Park.
-

PARKS

- BOSTON COMMON—Center of the city. Reserved since the seventeenth century as a place of recreation. Forty-eight acres. Contains Soldiers' Monument and "Frog Pond."
- PUBLIC GARDENS—Adjoining Common. Magnificent gardens, containing over 24 acres. Pond for boating in summer, skating in winter.
- CHARLESMERE—Extending along Charles River from Craigie Bridge to Watertown. Finest fresh water basin in America. 17½ miles shore line. Promenade, boulevard, canoeing, skating in winter.
- THE FENWAY—Back Bay. One hundred and fifteen acres of boulevards and winding streams.
- FRANKLIN PARK—Franklin Field. Playground of 527 acres. Sports at all seasons. Elevated to Dudley street, connecting with surface cars.
- MARINE PARK—South Boston. South Boston car at Park Square or North Station.
- LEXINGTON PARK—Lexington. Cars from Park street or train from North Station.
- MIDDLESEX FALLS—Stoneham. Elevated cars to Sullivan Square connecting with interurban cars.
- BLUE HILL RESERVATION—Milton. Elevated cars to Dudley street connecting with Mattapan and Brockton cars to Administration Road.
- LYNN WOODS—Lynn. Cars at Scollay Square.
- JAMAICA POND—Jamaica Plain. Elevated cars to Dudley street connecting with surface cars.
- Connecting with Commonwealth avenue which begins at the Public Gardens and runs south, a broad system of boulevards and small parks surrounds the city and connects with the Metropolitan Systems beyond.

MUSEUMS AND LIBRARIES

MUSEUM OF FINE ARTS—Fenway. New building, one of the finest in America. Many unequalled collections. Open Saturdays and Sundays free, other days 25 cents admission. Huntington avenue cars.

PUBLIC LIBRARY—Copley Square. Excelled only by Congressional and New York Public Libraries. Famous mural paintings.

AGASSIZ MUSEUM—Harvard University, Cambridge. Famous collections, including glass flowers. One of the wonders of the world. Any Harvard Square car.

FOGG MUSEUM—Harvard University, Cambridge. Special exhibits. Any Harvard Square car.

FENWAY COURT, ITALIAN PALACE AND MUSEUM—Fenway. Property of Mrs. J. L. Gardner. One of the best private collections in the world. Admission \$1.00.

BOSTON NATURAL HISTORY MUSEUM—Boylston and Berkeley streets.

NEW ENGLAND HISTORICAL GENEALOGICAL SOCIETY—18 Somerset street.

BOSTON ATHENAEUM—10½ Beacon street.

CONGREGATIONAL LIBRARY—14 Beacon street.

MASSACHUSETTS HISTORICAL SOCIETY—Fenway and Boylston streets. Cars from Park street subway.

EDUCATIONAL INSTITUTIONS

HARVARD UNIVERSITY—Cambridge. Greatest university in America, founded in 1636. Many historic and beautiful buildings, great library, beautiful dormitories, extensive athletic fields, mammoth stadium, boathouses, etc. Number of students, 5,100. Any Harvard Square car.

HARVARD UNIVERSITY MEDICAL SCHOOL—240 Longwood avenue. One of the finest in the world. Magnificent new buildings. Cars from Park street.

MASSACHUSETTS INSTITUTE OF TECHNOLOGY—Boylston street. Greatest technical school in United States. Soon to move to Cambridge bank of Charles River.



OPERA HOUSE, BOSTON

WELLESLEY COLLEGE—Wellesley. Famous women's college. Many beautiful buildings. Worcester cars at Park Square or train at South Station.

BOSTON UNIVERSITY—688 Boylston street.

SIMMONS COLLEGE—Fenway. Cars from Park street.

RADCLIFFE COLLEGE—Cambridge. Huron avenue cars from Park street.

TUFTS COLLEGE—Medford. Elevated to Sullivan Square connecting with Medford surface car.

BOSTON COLLEGE—761 Harrison avenue. Surface cars on Washington street to Concord street.

LOWELL INSTITUTE FREE PUBLIC LECTURES—Rogers Building. Clarendon street.

WOMEN'S EDUCATIONAL AND INDUSTRIAL UNION—264 Boylston street.

PERKINS INSTITUTE FOR THE BLIND—Broadway, South Boston. City Point car from Park Square.

NEW ENGLAND CONSERVATORY OF MUSIC—Huntington avenue and Gainsborough street.

EMERSON COLLEGE OF ORATORY—Chickering Hall, Huntington avenue.

PUBLIC BUILDINGS

MASSACHUSETTS STATE HOUSE—Beacon Hill. Gilded dome is landmark. Battle flags in Memorial Hall and other historic relics.

CITY HALL—School street.

COURT HOUSE—Pemberton Square.

POSTOFFICE—Postoffice Square.

CUSTOM HOUSE—New building being constructed State and India streets. Temporary office, 131 Tremont street.

STOCK EXCHANGE—53 State street.

CHAMBER OF COMMERCE—Milk and India streets.

MASONIC TEMPLE—Tremont and Boylston streets.

QUINCY MARKET—North and South Market streets. Famous public market.

WELLS MEMORIAL INSTITUTE FOR WORKING PEOPLE—985 Washington street.

CHURCHES

TRINITY (Episcopal)—Copley Square.

TREMONT TEMPLE (Baptist)—88 Tremont street.

CATHEDRAL OF THE HOLY CROSS (Roman Catholic)—Washington and Malden streets.

ARLINGTON STREET CHURCH (Unitarian)—Arlington and Boylston streets.

KINGS CHAPEL (Unitarian)—Tremont and School streets.

FIRST CHURCH OF CHRIST, SCIENTIST—Falmouth and Norway streets.

PARK STREET CHURCH (Congregational)—Tremont and Park streets.

(NEW) OLD SOUTH (Congregational)—Boylston and Dartmouth streets.

CHURCH OF THE ADVENT (Episcopal)—Mt. Vernon and Brimmer streets.

EMMANUEL CHURCH (Episcopal)—15 Newbury street.

TEMPLE ISRAEL (Jewish)—Commonwealth avenue and Blanford street.

REDUCED RAILROAD RATES TO THE CONVENTION

New England States—New England Passenger Association; Lines in this association, excepting Bangor & Arrostook Railroad and Eastern Steamship Corporation, have individually authorized a fare and a half for the round trip on the certificate plan—conditioned upon 1,000 or more persons being present at the meeting, who hold certificates of this or other passenger associations going and returning via same route only. A fee of 25 cents will be charged for each certificate vised.

New York and the East—Trunk line Association: A fare and one-half for the round trip has been authorized from this territory on the certificate plan—conditioned upon an attendance of 1,000 or more persons being present at the meeting. A fee of 25 cents is to be charged for each certificate vised. Going tickets and certificates will be issued from this territory from October 2 to October 8, and certificates when vided will be honored for return tickets to October 14, inclusive.

South-East—Southeastern Passenger Association: A fare and one-half for the round trip on the certificate plan has been granted, conditioned upon an attendance of 1,000 persons or more being present at the meeting. A fee of 25 cents will be charged for each certificate vised. Such certificates to be issued October 2 to 7, 1913, inclusive. Tickets reading "Via Rail-Water Route" will be charged for at the rate of one and one-half fare plus \$2.

South-West — Southwestern Passenger Association: Summer tourists' fares will apply and tickets are on sale at practically two cents per mile in each direction up to and including September 30, 1913; limited for return up to and including October 31, 1913. The exact fare can be obtained upon application to the local agent.

Pacific Coast States—Trans-Continental Passenger Association: The lines in this association have individually announced special fares from California and North Pacific Coast points to their Eastern Termini and to certain destinations east of their Eastern Termini.

Tickets will be sold from North Pacific Coast points daily up to September 30, 1913, inclusive, and from California special dates have been selected. If, however, delegates are unable to avail themselves of the special fares authorized, they may take advantage of the Nine Months' Tourist fares in effect daily from California and North Pacific points.

Tickets sold on special fare basis will not be honored for return trip unless validated at destination of ticket by the original purchaser. There are a few exceptions regarding the validation of these tickets, and information concerning same can be ascertained through your railroad agent.

Full particulars can be secured from local ticket agents of the various sections of the country above referred to concerning rates, routes, limits of tickets, etc.

For sections of the country not covered above, it is assumed that the various railroad companies therein will grant reduced rates and therefore application may be made direct to your local railroad agent regarding the same. A few of the passenger associations have not, up to the present time, arrived at a conclusion as to the matter of reduced rates.

Delegates that may purchase tickets on the certificate plan should present their certificates at the registration headquarters in the Copley-Plaza Hotel immediately upon registering, in order that these certificates may be duly vided. Before depositing these certificates delegates should sign their names in the proper place on the same, as provided.

CONVENTION ENTERTAINMENT

No convention ever planned a higher class of entertainment than that which will be enjoyed by the delegates to the Boston meeting. The carnival on the vast and beautiful Charles River Basin will surpass in grandeur all previous similar affairs ever held. This great basin is without a parallel in the world; and the welcome that the American Bankers Association will receive from their Boston hosts and from the boating citizenry of Boston and Cambridge will be one never to be forgotten. Arrangements are in the hands of a committee of which Mr. Clifton H. Dwinneli, of the First National Bank, is chairman.

However delightful the other events of the week may be, it is not unlikely that the one most soul-satisfying to the ladies will come on Tuesday evening when the reception and ball will be held. As a guarantee of the success of this event, it might well be noted that there will be 150 ushers under the direction of Barrett Wendell, Jr., that the music will be by Kanrick's orchestra of forty pieces—considered to be the best ballroom orchestra in Boston, and that there is ample accommodation for 800 couples on the floor of the majestic hall. It is indeed a tired mind that cannot imagine the elegance of this affair, when it is known that the following committees are all concerned in its development:

Ball Committee

The Ball Committee: Chairman, Barrett Wendell, Jr., Lee, Higginson & Co.; W. A. Burnham, Jr., National Shawmut Bank; Edgar C. Rust, Parkinson & Burr; Robert Winsor, Jr., Kidder, Peabody & Co.; Edwin R. Rooney, First National Bank; John Heyer, Federal Trust Co.; Henry Forbes, A. B. Leach & Co.; Leonard L. Titus, First National Bank; R. A. Gladwin, Old Colony Trust Co.; C. H. Johnson, Suffolk Savings Bank; Henry Skilton, National Bank of Commerce; George H. Corey, Peoples National Bank; E. M. Richards, 111 Devonshire street; Llewellyn D. Seaver, Old Colony Trust Co.; Frederick C. Waite, Merchants National Bank. The Decoration Committee: Chairman, G. W. Hyde, First National Bank; C. A. Ruggles, Boston Clearing House; F. W. Rugg, National Rockland Bank; E. A. Church, Boylston National Bank; A. W. Small, Boston Five Cents Savings Bank. The Music Committee: Chairman, Arthur Adams, New England Trust Co.; W. H. Rand, Jr., Security Safe Deposit Co.; W. F. Glidden, American Trust Co. The Catering Committee: Chairman, Henry J. Nichols, Swift & Co.; William F. Edlefsen, First National Bank; F. W. Bryant, Second National Bank.

Historical Meetings

Some inkling of the unique and charming character of the historical meetings to be held on Wednesday evening in Faneuil Hall, Christ Church, the Old South Meetinghouse, and King's Chapel has already been given in these columns. To many, these meetings in the ancient buildings, within whose walls were held some of the most significant gatherings of pre-revolutionary days, will be as delightful as any features of the entertainment. Distinguished orators will make the addresses and there will be appropriate music. Transportation will be provided for visitors so that there shall be no difficulty in reaching the meeting places on time and in returning without getting lost in the crooked streets of Old Boston.

Boston Symphony Orchestra

Because the Boston Symphony Orchestra has been the personal enterprise of Col. Henry L. Higginson, of Lee, Higginson & Co., as one of his contributions to social service throughout the thirty-two years of its existence, it has been possible to have this orchestra begin its season unusually early and with a private concert on Thursday evening, October 9, for the entertainment of visitors to the A. B. A. Convention.

Never before in the history of this great National institution has the Symphony been engaged by an organization for an exclusive recital. This orchestra has been maintained as nearly as is humanly possible for art's sake alone. Commercial considerations have never been permitted to interfere with or obstruct its progress steadfastly toward its ideal of the highest class of music. To-day it stands unequalled in America and without a superior in the world. For ordinary concerts it uses eighty-five instruments, including sixteen first violins, fourteen second violins, ten violas, ten 'cellos and eight double basses. It has one hundred musicians permanently on its payroll. Included in its membership are some of the greatest European artists; and the Boston Symphony Orchestra has fixed a standard of performance which has placed America in a most enviable position among musical people of all countries. Dr. Karl Muck, for many years conductor of the Royal Opera, Berlin, will direct the special concert for the visiting bankers. The selections will be from some of the best works of all schools and of all periods.

Symphony Hall, in which this concert and the reception and ball on Tuesday evening will take place, was built at a cost of \$750,000 especially to house the Symphony orchestra. Its beautiful auditorium will seat 2,620 persons.

If it is impossible to provide seats for all delegates who wish to attend the concert the overflow will be organized into theatre parties as the guests of the Boston bankers. The committee in charge of the Thursday evening entertainment are the hall committee, F. H. Wright, chairman, Second National Bank; and the theatre committee, Charles W. Cole, chairman, Old Colony Trust Company; R. A. Gladwin, Old Colony Trust Company, and H. C. Johnson, Provident Institution for Savings.

Excursions

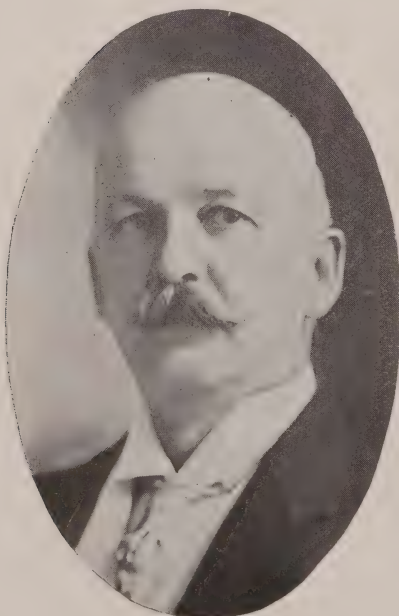
At 10:30 Friday morning three large excursion steamers will take the convention visitors on a tour of Boston Harbor. Opportunity will be given for a glance at the port development that is going on here; and there will be a sail among the beautiful islands that are so rich in historic and legendary associations. At 1:30 in the afternoon the visitors will all sit down together in Paragon Park, an amusement enclosure at Nantasket Beach, and partake of a New England clambake. The return to Boston in the three steamers is scheduled for 5:30 p. m. In charge of this event are the following committees: Excursion committee, Storer Ware, chairman, Bond & Goodwin, R. W. Weeks, and E. N. Fenno, Jr., Bond & Goodwin, and catering committee, Henry J. Nichols, chairman, Swift & Co.; William F. Edlefsen, First National Bank, and F. W. Bryant, Second National Bank. No detail that will contribute to the success of this day is being neglected; and it is safe to predict that it will close the convention most happily.



GEORGE M. REYNOLDS
President Continental & Commercial National Bank,
Chicago, Ill.



LEWIS E. PIERSON,
Chairman Irving National Bank,
New York City



ROBERT E. JAMES,
President Easton Trust Company,
Easton, Pa.



F. O. WATTS,
President Third National Bank,
St. Louis, Mo.

COMMITTEES OF THE CONVENTION;

Executive Committee

T. P. Beal, Chairman

Alfred L. Ripley	Wm. A. Gaston
Daniel G. Wing	Philip Stockton
Allan Forbes	W. R. Evans
Harry L. Ayer	

Hotel Committee

Charles P. Blinn, Jr., Chairman

E. E. Foye	George W. Hyde
Benjamin Joy	Frank H. Wright

Publicity Committee

Charles E. Bockus, Chairman

A. B. Chapin	A. P. Stone
B. W. Trafford	

Finance Committee

F. L. Higginson, Jr., Chairman

J. M. Prendergast	R. W. Atkins
Robert Winsor	J. R. Macomber
F. V. R. Thayer	Gordon Abbott
H. S. Grew	W. F. Fitzgerald
Wm. Endicott, Jr.	R. G. Fessenden
G. N. Stone	J. J. Martin
J. J. Phelan	W. E. Jones
W. S. Glidden	J. H. O'Neil
Neal Rantoul	J. J. Storrow
Allen Curtis	

Entertainment Committee

T. P. Beal, Jr., Chairman

Charles W. Cole	Clifton H. Dwinnell
C. B. Wiggin	Harry L. Burrage
Edmund Billings	Arthur Adams
Storer Ware	Barrett Wendell, Jr.
Gaspar G. Bacon	Henry J. Nichols
Frank H. Wright	Randolph C. Grew

Automobile Committee

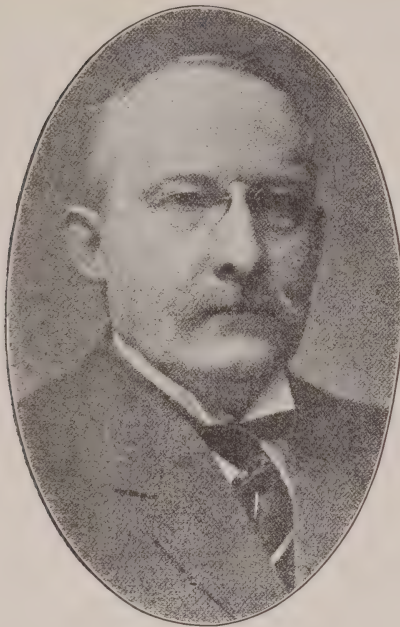
Harry L. Burrage, Chairman

Thomas F. Baxter	Randall A. Whittier
Russell A. Ballou	Arthur T. Spring
Joshua Holden	Clifford L. Lyall
Edward H. Kittredge	

Ball Committee

Barrett Wendell, Jr., Chairman

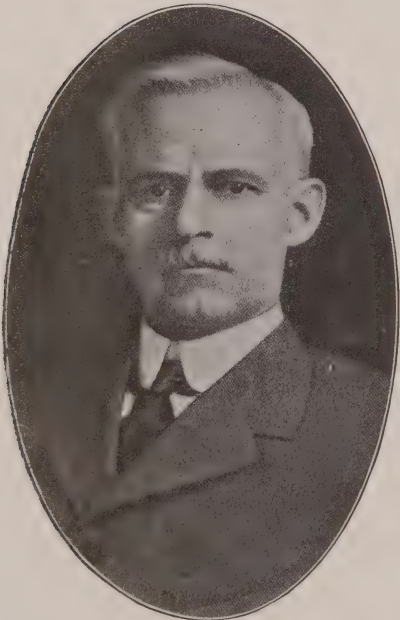
W. A. Burnham, Jr.	Edgar C. Rust
Robert Winsor, Jr.	Edwin R. Rooney
John Heyer	Henry Forbes
Leonard L. Titus	R. A. Gladwin
C. H. Johnson	Henry Skilton
George H. Corey	E. M. Richards
Llewellyn D. Seaver	Frederick C. Waite



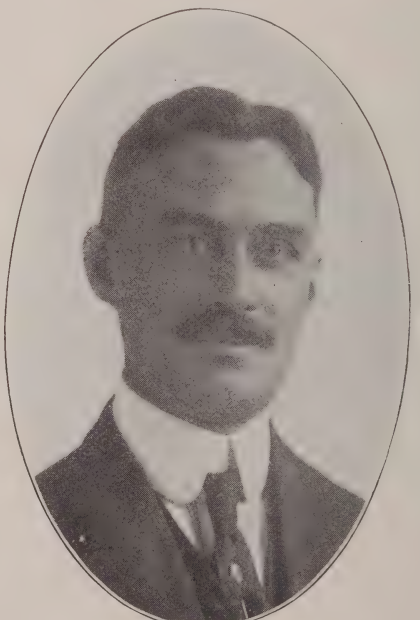
JAMES G. CANNON,
President Fourth National Bank,
New York City.



JOSEPH CHAPMAN, JR.,
Vice-President Northwestern National Bank,
Minneapolis, Minn.



F. H. GOFF,
President Cleveland Trust Company,
Cleveland, Ohio.



GORDON JONES,
President United States National Bank,
Denver, Colo.

Carnival Committee

Clifton H. Dwinnell, Chairman
F. A. Goodhue, Acting Chairman
T. T. Whitney, Jr. S. W. Webb
R. W. Atkins

Catering Committee

Henry J. Nichols, Chairman
Wm. F. Edlefsen F. W. Bryant

City Clubs Committee

Randolph C. Grew, Chairman

Country Clubs Committee

Herbert Jaques, Chairman
A. H. Gilbert

Decoration Committee

George W. Hyde, Chairman
O. A. Ruggles F. W. Rugg
E. A. Church A. W. Small

Excursion Committee

Storer Ware, Chairman
R. W. Weeks E. N. Fenno, Jr.

Hall Committee

Frank H. Wright, Chairman

Harvard Committee

Gaspar G. Bacon, Chairman

Historical and Church Committee

C. G. Wiggin, Chairman
J. B. Clapp R. Hornblower
H. E. Stone A. M. Wiggin
N. S. Simpkins, Jr.

Information Committee

R. H. Bean, Chairman

Industrial Committee

Edmund Billings, Chairman
R. J. Bottomly B. Davenport

Music Committee

Arthur Adams, Chairman
W. H. Rand, Jr. W. F. Glidden

Police Committee

* F. C. Waite, Chairman

Theatre Committee

Charles W. Cole, Chairman
R. A. Gladwin H. C. Johnson

Transportation Committee

Matthew C. Brush, Chairman
J. H. Hustis H. J. Horn
A. B. Smith H. M. Biscoe
H. E. Reynolds



WALTER E. FREW,
President Corn Exchange Bank,
New York City.



D. C. WILLS,
Cashier Diamond National Bank,
Pittsburgh, Pa.



EDGAR E. CRABTREE,
Vice-President F. G. Farrell & Company,
Jacksonville, Ill.



J. S. CALFEE,
Cashier Mechanics-American National Bank,
St. Louis, Mo.

AMERICAN NATIONAL BANK

AUSTIN, TEXAS

UNITED STATES DEPOSITARY

Capital, \$300,000

Surplus, \$600,000

GEO. W. LITTLEFIELD, President

R. C. ROBERDEAU, Vice President

L. J. SCHNEIDER, Cashier

H. A. WROE, Vice President

T. H. DAVIS, Vice-President

H. PFAEFFLIN, Asst Cash.

CONVENTION PROGRAM

BUSINESS SESSIONS OF THE ASSOCIATION.

MONDAY, OCTOBER 6, 1913.

In the forenoon, Committee Meetings at the Copley Plaza Hotel.

At 2 o'clock p. m., Executive Council Meeting at the Copley Plaza Hotel.

TUESDAY, OCTOBER 7, 1913.

Section Meetings.

WEDNESDAY, OCTOBER 8, 1913.

FIRST DAY'S SESSION.

At Symphony Hall.

Convention called to order at 9:30 o'clock a. m., sharp, by the First Vice-President, Arthur Reynolds.

Invocation.

Addresses of welcome.

Thomas P. Beal, President Boston Clearing House.

Hon. John F. Fitzgerald, Mayor of Boston.

Response to addresses of welcome and annual address:

Arthur Reynolds, Des Moines, Iowa, First Vice-President.

Memorial to Charles H. Huttig:

Opening response, F. O. Watts, ex-President American Bankers' Association.

Annual report of the General Secretary:

Fred. E. Farnsworth, New York City.

Annual report of the Treasurer:

J. Fletcher Farrell, Chicago, Ill.

Annual report of the General Counsel:

Thomas B. Paton, New York City.

Annual report of the Executive Council:

Thomas J. Davis, Cincinnati, Ohio, Chairman.

Annual report of the Standing Protective Committee:

Fred. E. Farnsworth, Secretary.

11 O'CLOCK.

Report of the Currency Commission of the American Bankers' Association:

A. B. Hepburn, New York City, Chairman.

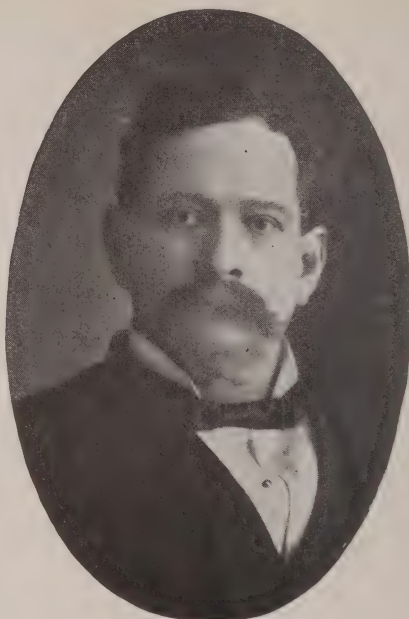
Discussion and Debate led by members of the Currency Commission.

Announcements.

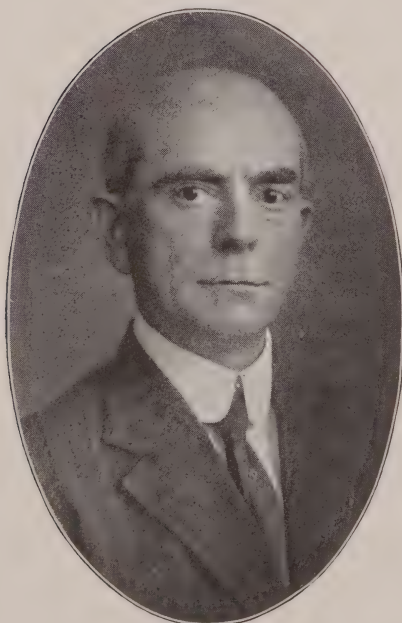
Recess for Luncheon.



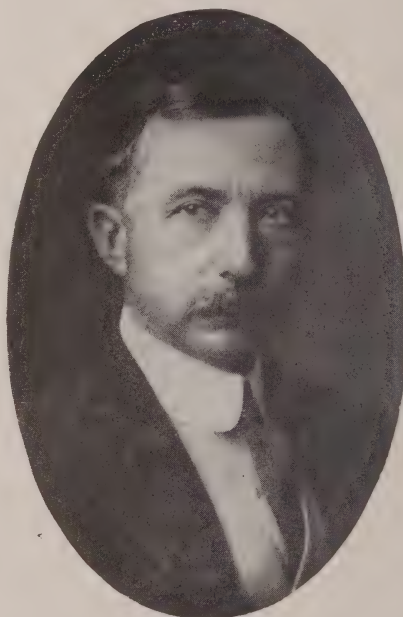
D. M. ARMSTRONG,
Cashier Commercial Trust & Savings Bank,
Memphis, Tenn.



O. E. DUNLAP,
President Citizens National Bank,
Waxahachie, Tex.



J. H. BARR,
Vice-President First National Bank,
Birmingham, Ala.



J. F. SARTORI,
President Security Savings Bank,
Los Angeles, Cal.

WEDNESDAY, OCTOBER 8, 1913.

AFTERNOON SESSION.

2 O'CLOCK.

Reports of Sections:

Trust Company.
Savings Bank.
Clearing House.
American Institute of Banking.
State Secretaries.

3 O'CLOCK.

Report of Committee on Constitutional Revision:

Robert E. James, Easton, Pa., Chairman.

Announcements.

Adjournment.

THURSDAY, OCTOBER 9, 1913.

SECOND DAY'S SESSION.

At Symphony Hall.

Convention called to order at 9:30 o'clock sharp by the
First Vice-President, Arthur Reynolds.

Invocation.

Agricultural Symposium:

Report of the Committee on Agricultural and Financial
Development and Education:

Joseph Chapman, Minneapolis, Minn., Chairman.

Addresses:

James J. Hill, St. Paul, Minn., "Agriculture in the
United States."

Dr. George E. Vincent, President of the University of
Minnesota, "The Tendency Toward Practical Educa-
tion."

Sam Jordan of Pettis County, Mo., "The County Agent."

Debates and Questions.

Action on report.

Announcements.

Recess for Luncheon.

THURSDAY, OCTOBER 9, 1913.

AFTERNOON SESSION.

2 O'CLOCK.

Reports of Committees.

Invitation for next convention.

Unfinished Business.

Communications from Executive Council.

Resolutions.

Report of Committee on Nominations.

Action on same.

Installation of Officers.

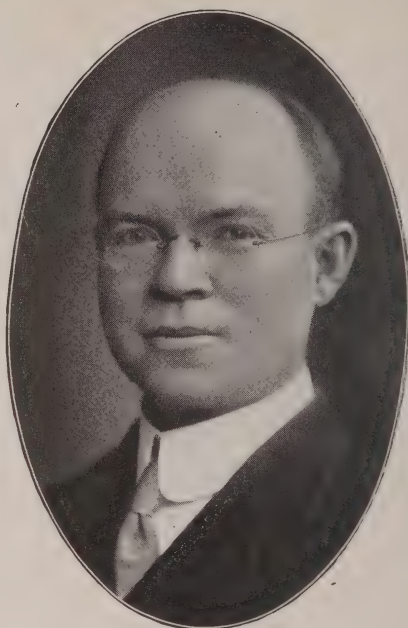
Announcements.

Adjournment, sine die.

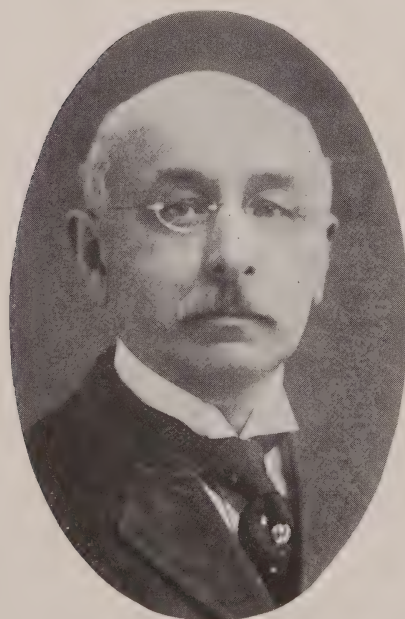
At the close of the Convention a meeting of the new Execu-
tive Council for organization will be held at the Copley
Plaza Hotel.



R. C. STEPHENSON,
Vice-President St. Joseph Co. Savings Bank,
South Bend, Ind.



W. D. VINCENT,
Cashier Old National Bank,
Spokane, Wash.



J. L. HARTMANN,
of Hartmann & Thompson, Bankers,
Portland, Ore.



W. F. HOFFMAN,
President Commercial National Bank,
Columbus, Ohio.

SAVINGS BANK SECTION

TUESDAY, OCTOBER 7TH, 1913.

COPLEY HALL.

- Meeting called to order by the President of the Section.
President's Address—R. C. Stephenson, Vice-President St. Joseph County Savings Bank, South Bend, Indiana.
Report of Executive Committee—Wm. E. Knox, Comptroller Bowery Savings Bank, New York City, Chairman.
Report of Secretary—E. G. McWilliam, 5 Nassau Street, New York City.
Report of Law Committee—John H. Sturgis, Treasurer Franklin Savings Bank, Boston, Chairman.
Report of Membership Committee—George E. Edwards, President Dollar Savings Bank, New York City, Chairman.
Report of Committee on School Savings Banks—N. F. Hawley, Treasurer Farmers and Mechanics Savings Bank, Minneapolis, Minn., Chairman.
Address.
Appointment of Nominating Committee.
2:30 O'CLOCK P. M.
Report of Committee on Methods and Systems—V. A. Lerner, Assistant Cashier, Williamsburgh Savings Bank, Brooklyn, N. Y., Chairman.
Address—Wm. J. Burns, of the Wm. J. Burns National Detective Agency, New York.
Address.
Report of Nominating Committee.
Election of President, Vice-President, three members of Executive Committee to serve three years, and State Vice-Presidents.
Installation of Officers.
Meeting of Executive Committee immediately following adjournment.
-

CLEARING HOUSE SECTION

TUESDAY, OCTOBER 7TH, 1913.

Copley-Plaza (The Salon).

ORDER OF PROCEEDINGS.

10 O'CLOCK A. M.

- Meeting called to order by the President of the Section.
Invocation.
Annual address of the President—Ralph Van Vechten, Vice-President Continental and Commercial National Bank, Chicago, Ill.
Annual Report of Executive Committee—A. O. Wilson, Vice-President State National Bank, St. Louis, Mo., Chairman.
Annual Report of the Secretary—O. Howard Wolfe.
Address, "The Incorporation of Clearing Houses."—Carl Meyer, of Chicago.
Address, "Extension of Clearing House Examinations."—Speaker to be announced.



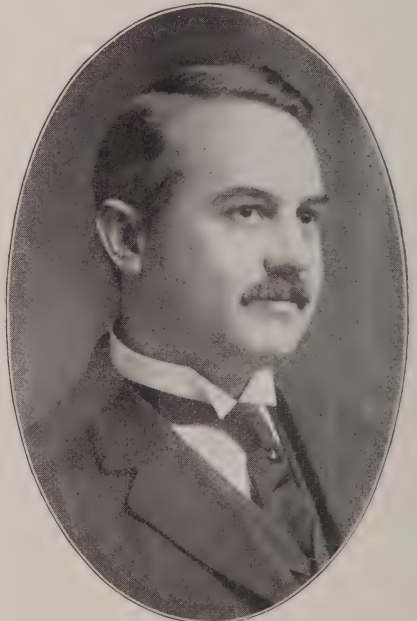
LEDYARD COGSWELL,
President New York State National Bank,
Albany, N. Y.



WILLIAM G. EDENS,
Asst. Sec'y Central Trust Co. of Illinois,
Chicago, Ill.



W. B. IRVINE,
President National Bank of West Virginia,
Wheeling, W. Va.



OLIVER J. SANDS,
President American National Bank,
Richmond, Va.

Mutual Alliance Trust Company

35 Wall Street, New York

CAPITAL AND SURPLUS : : \$1,500,000

WEBB FLOYD, President

ELDRIDGE E. JORDAN, Vice-President

F. B. FRENCH, Ass't Secretary

H. A. CLINKUNBROOMER, Treasurer

F. H. HORNBY, Ass't Secretary

Accounts of Banks, Bankers and Trust Companies Solicited

AFTERNOON SESSION.

2:30 O'CLOCK P. M.

Call to order.

Address, "Needed Reforms in Check Collection Laws and Methods."—Raymond B. Cox, Assistant Cashier, Fourth National Bank, New York City.

Nominations and Elections for:

President.

Vice-President.

Members of Executive Committee.

Call of Cities.

Questions and Discussions.

Installation of Officers Elected.

STATE SECRETARIES SECTION

TUESDAY, OCTOBER 7TH, 1913.

Copley-Plaza (State Dining Room).

Address of Welcome—George W. Hyde, Secretary Massachusetts Bankers' Association.

Response—F. H. Colburn, Secretary California Bankers' Association.

President's Address—W. C. MacFadden, Secretary North Dakota Bankers' Association.

Report of Secretary-Treasurer—W. B. Harrison, Secretary Oklahoma Bankers' Association.

"The Limits of the Secretary's Field"—Andrew Smith, Secretary Indiana Bankers' Association.

"Should an Association Publish a Monthly Journal?" This topic will be viewed from the following angles:

(A) Is such publication an intrusion on private publishers?

(B) Does the average State Association Publication return a profit, or is it an expense?

(C) Is it unethical for a State Association to solicit advertisements from banks for its publication?

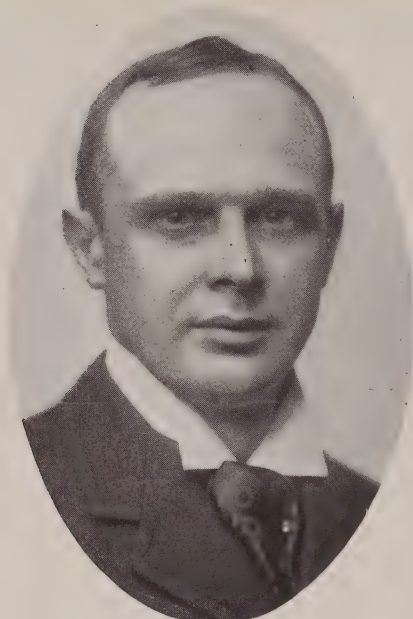
(Answers to the above question will be sought from the Secretaries for Kansas, Michigan, North Dakota, Ohio, Texas, and any other States having Association Publications.)

"The Secretary's Part in the Better Farming Movement"—George H. Richards, Secretary Minnesota Bankers' Association.

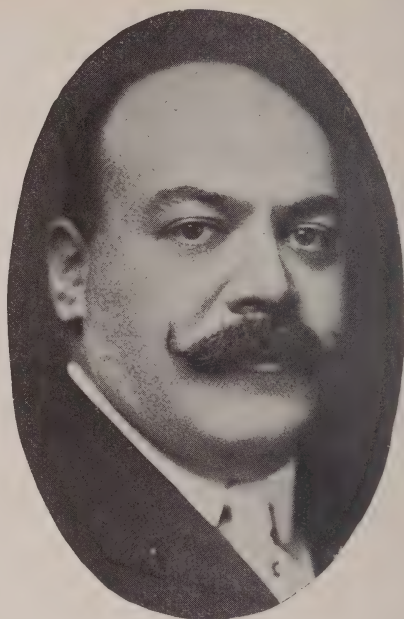
Experience Meeting and General Suggestions.

New Business.

Election and Installation of Officers.



NELSON H. GREENE.
Vice-Pres. People's Savings Bank & Trust Co.,
Moline, Ill.



SOL WEXLER.
Vice-Pres. Whitney-Central National Bank,
New Orleans, La.



D. W. HOGAN.
President Farmers National Bank,
Oklahoma City, Okla.



E. M. WING.
Vice-President Batavian National Bank,
La Crosse, Wis.

Wisconsin Trust Company

MILWAUKEE

CAPITAL	.	.	.	.	\$500,000
SURPLUS	.	.	.	.	250,000

OFFICERS

OLIVER C. FULLER, President
FRED. C. BEST, Secretary

GARDNER P. STICKNEY, Vice-President
R. L. SMITH, Assistant Secretary

DIRECTORS

L. J. Petit
Herman W. Falk
Isaac D. Adler

Charles Schriber
H. M. Thompson
R. W. Houghton

Gustave Pabst
Patrick Cudahy
Oliver C. Fuller

Gardner P. Stickney
Clement C. Smith

TRUST COMPANY SECTION

TUESDAY, OCTOBER 7TH, 1913.

Copley-Plaza (Ball Room).

ORDER OF PROCEEDINGS.

10 O'CLOCK A. M.

Meeting called to order by the President of the Section.

Prayer by the Rev. Walter E. Clifton Smith, Rector of St. Mary's Church, Dorchester.

Annual address of the President, William C. Poillon, Vice-President Bankers Trust Company, New York.

Report of the Executive Committee—Ralph W. Cutler, President Hartford Trust Company, Hartford, Conn., Chairman.

Report of the Secretary—Philip S. Babcock.

Report of the Committee on Legislation—William C. Poillon, Chairman.

Report of the Committee on Protective Laws—Lynn H. Dinkins, President Interstate Trust and Banking Company, New Orleans, La., Chairman.

Address—

The Hon. Samuel McCall of Massachusetts.

Roberts Walker of New York.

Topics for Discussion.

The following subjects have been selected as of interest to the Section, and it is hoped that they may promote active discussion by the members present, who are urged to speak freely upon them:

1. "Advantages of Co-operative Publicity of Trust Company Functions."
2. "Annuities and Pension Funds for Employees."
3. "A Model Trust Company Law."

General discussion of such other topics as may be proposed, and may have the approval of the presiding officer.

Roll-Call of States, to be answered by the Vice-Presidents of the Section in brief written reports dealing with the history of the trust companies in the several States during the preceding year, and with the conditions under which they are now pertaining to them. (Vice-Presidents may be heard from in brief addresses amplifying or explaining any topics contained in their reports by giving previous notice of their intention to the Secretary.)

Election and Installation of Officers.

Unfinished Business.



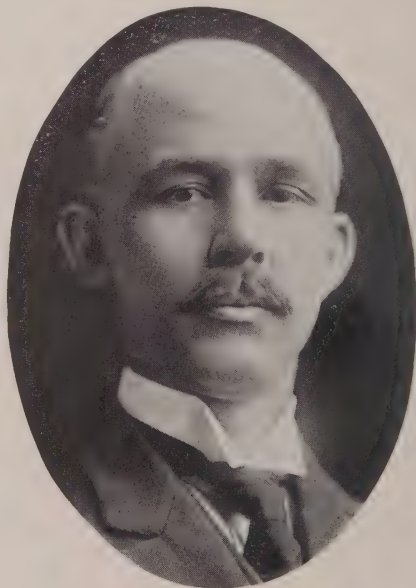
WALTER H. BENNETT,
Vice-President American Exchange Nat'l Bank,
New York City.



DUDLEY E. WATERS,
Chairman of the Board,
Grand Rapids National City Bank,
Grand Rapids, Mich.



F. A. CRANDALL,
Vice-President National City Bank,
Chicago, Ill.



A. O. WILSON,
Vice-President State National Bank,
St. Louis, Mo.

ENTERTAINMENT PROGRAM

MONDAY, October 6:

- 9—10 a. m. Automobiles leave Copley Square for three-hour trips:
1. Through Boston.
 2. Through the Metropolitan Park System.
 3. To Concord and Lexington.
 4. Along the North Shore.
- 1—2 p. m. Motor trips starting from Copley Square.
- 8 p. m. Carnival on Charles River Basin.

TUESDAY, October 7:

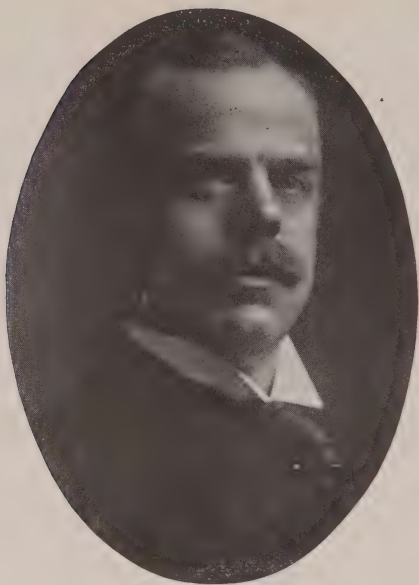
- 9—10 a. m. Motor trips starting from Copley Square.
- 1—2 p. m. Motor trips starting from Copley Square.
- 9 p. m. Reception and Ball—Symphony Hall.
- 11 p. m. Buffet Supper—Horticultural Hall.

WEDNESDAY, October 8:

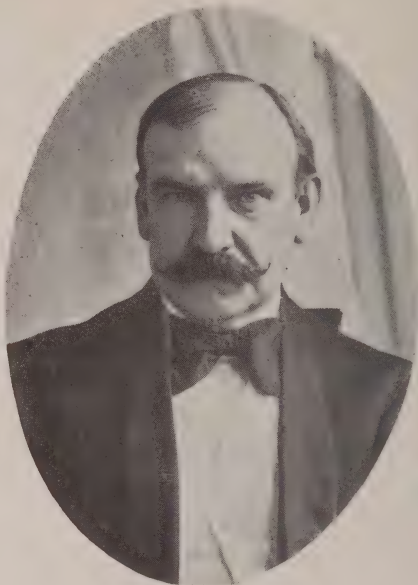
- 9—10 a. m. Motor trips starting from Copley Square.
- 1—2 p. m. Motor trips starting from Copley Square.
- 8 p. m. Historical meetings.
Faneuil Hall (1763).
- 7—8 p. m. Concert of American airs by First Corps of Cadets Orchestra.
- 8 p. m. Address on the historic value of the "Cradle of Liberty," by Honorable Robert Luce, formerly Lieutenant Governor of Massachusetts.
Patriotic selections by the Weber Male Quartette.
Old South Meetinghouse (1729).
- 8 p. m. Singing by Harvard Male Quartette.
Concert of American compositions by Draggett's Orchestra.
Address on the history of the building. Speaker to be announced later.
Christ Church (1723).
- 7.15 p. m. The chime of bells, obtained in England in 1744, will be rung for forty minutes—a total of 550 changes—by a guild of English bell ringers who have headquarters at the church.
Music in charge of Mr. Arthur W. Thayer.
- 8 p. m. Address by Dr. George Hodges, Dean of the Episcopal Theological School in Cambridge.
After the exercises in the church a descendant of Paul Revere will climb the belfry tower and hang two lanterns from it in memory of April 18, 1775.
King's Chapel (1754). (Church established 1686.)
- 8 p. m. Organ concert by Mr. Malcolm Lang.
Address by Honorable John D. Long, formerly Governor of Massachusetts.
Singing by Pilgrim Male Quartette. Among other selections the audience will be asked to join in singing will be the famous hymn "Our Fathers," written by Rev. John Pierpont, great-grandfather of Mr. John Pierpont Morgan.

THURSDAY, October 9:

- 9—10 a. m. Motor trips starting from Copley Square.
- 1—2 p. m. Motor trips starting from Copley Square.
- 8.15 p. m. Symphony Hall—Special concert by the Boston Symphony Orchestra.



H. G. PARKER,
President National Bank of New Jersey,
New Brunswick, N. J.



WILLIAM A. MACKIE,
Cashier First National Bank,
New Bedford, Mass.



W. H. BUCHOLZ,
Vice-President Omaha National Bank,
Omaha, Neb.



WILLIAM J. FLATHER,
Vice-President Riggs National Bank,
Washington, D. C.

FRIDAY, October 10:

- 10:30 a. m. Special cars leave Copley Square for Rowe's Wharf.
- 11 a. m. Three steamers of the Nantasket Line leave for a sail among the islands.
Music by an orchestra of ten pieces on each boat.
Books containing the words of popular songs will be distributed and a quartette will lead the singing.
- 12—1 p. m. Arrive at Nantasket Beach.
- 1—3 p. m. "Shore Dinner" in Paragon Park.
Music by a band of thirty pieces.
- 3.30 p. m. Boats leave Nantasket for an inspection of the inner harbor and the Navy Yard.
- 5 p. m. Steamers arrive Rowe's Wharf.

NOTES.

Under the auspices of the Historical and Church Committee arrangements have been made so that during the entire week the visitors will have special privileges at the State House, Bunker Hill Monument, the Museum of Fine Arts and other places of interest. Special guides will await the visitors at all these places.

The Commandant of the Navy Yard will extend all courtesies, and two United States battleships will lie at anchor in the harbor for inspection.

Throughout the city and the suburbs every place of historic interest will be plainly marked.

The Committee on Clubs will make all possible arrangements for the comfort of guests of the convention.

Guides will be furnished to conduct parties of visitors about Harvard University.

Visitors will be welcomed at a number of the largest industrial plants of Boston and nearby cities.

There will be a committee of Boston hostesses to greet the visiting ladies and assist in their entertainment. In addition to the automobile trips, the carnival, the reception, ball and supper, the historical meetings, the Symphony Concert, and the excursion and shore dinner, all of which will prove as delightful to the ladies as to the gentlemen, there will be for the ladies a number of other events, including teas at the Brae-Burn and Brookline Country Clubs, and probably a concert at the New England Conservatory of Music.

HOTEL ACCOMMODATIONS.

All arrangements for hotel accommodations in Boston have been handled by the local hotel committee. All hotels furnishing rooms for delegates and guests have placed in the hands of the hotel committee their entire accommodations available. Delegates and guests intending to attend the convention who have not yet reserved hotel accommodations should write at once to the Chairman of the Hotel Committee, Charles P. Blinn, Jr., care National Union Bank, Boston, Mass.

ACKNOWLEDGMENT

The AMERICAN BANKER gratefully acknowledges the valuable assistance received from the following sources, in collecting the information which appears in this "Guide."

W. H. Niblock, 50 Congress Street, Boston, New England representative of the AMERICAN BANKER.

L. M. Norton, Assistant Editor, the Chamber of Commerce News.

The Boston Chamber of Commerce.

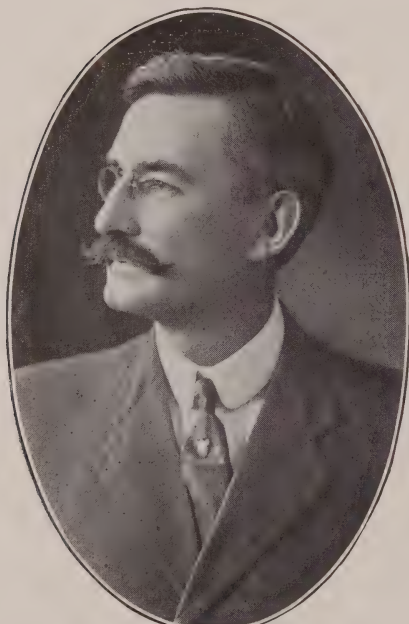
The American Bankers' Association.



H. M. CARPENTER,
President Monticello State Bank,
Monticello, Iowa



FRED W. HYDE,
Cashier National Chautauqua County Bank,
Jamestown, N. Y.



E. L. JOHNSON,
Vice-President Leavitt & Johnson Trust Co.,
Waterloo, Iowa



R. E. CRANE,
Vice-President National Bank of Commerce,
Toledo, Ohio

REPORT OF COMMITTEE ON REVISION OF A. B. A. CONSTITUTION

Presented to the Executive Committee at its meeting at
Briarcliff, N. Y., on May 7, 1913

The special committee on revision of the constitution, appointed in Detroit last year, submitted the following report:

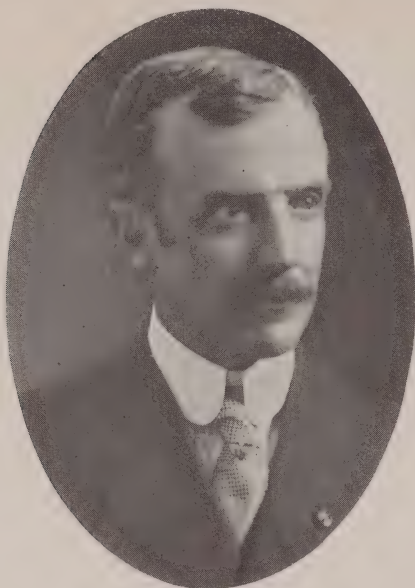
To the Chairman and members of the Executive Council of the American Bankers' Association:

Gentlemen—The undersigned, a committee appointed by resolution of the general convention of the American Bankers' Association at its last annual meeting at Detroit, and by the same resolution instructed to present for the action of the next annual convention, a general revision of the constitution of the association, beg leave in order to comply with the constitution in the matter of proposed amendments, and in order "That the Executive Council may arrange to bring" such revision "before the general convention under the regular order of business," and for the further purpose of informing the Executive Council of the general progress made by the committee of the convention, and for the solicitation of the suggestions from the Executive Council, to present the following report:

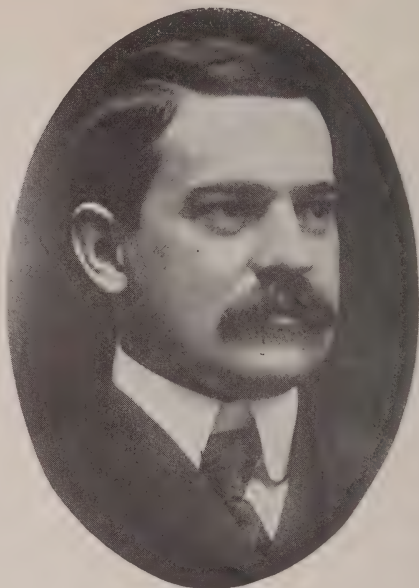
The committee has given careful attention to all of the features of the existing organic law and have endeavored to study thoroughly the general condition of the association in all its phases, in order to correct, in so far as possible, those features of the present constitution and by-laws, which either by reason of the growth of the association, the uncertainty of expression or inefficient methods seem to work adversely to the best interests of the association.

It should be remembered that the present constitution is a growth covering the entire period of the existence of the organization. Seldom has a year passed that did not bring with it numerous efforts at amendment, many of which instead of simplifying increased the confusion. The original draft was hurriedly prepared and with little knowledge of the requirements it would be called upon to meet, and all subsequent amendments became necessarily attempts to correct some particular evil either of construction, failure to provide, or of developed weakness and were attached to the original draft, wherever it was thought best. The natural consequence was, that the document became more and more vague and uncertain and because of lack of provision, and apparently antagonistic features, became almost impossible of lucid interpretation. The design of this committee has been to endeavor to preserve the good of the present law, to improve by conservative additions or changes in important features, and above all to make the document as nearly as possible a logical instrument, readily intelligible, and one wherein any subject could be easily found in its logical place.

The committee thus far has accomplished something in this direction, and while the changes which the committee will present for the consideration of the convention are not of a too radical character, they will nevertheless require, in order to accomplish the purposes above set forth, very



W. C. MacFADDEN,
Secretary North Dakota Bankers' Association,
Fargo, N. D.



JOHN K. OTTLEY,
Vice-President Fourth National Bank,
Atlanta, Ga.



C. C. BARLOW,
Vice-Pres. and Cashier Yale National Bank,
New Haven, Conn.



E. E. AMES,
Vice-President Central National Bank,
Topeka, Kan.

great changes in phraseology, and in location thereby making necessary the rewriting of practically the entire instrument.

In the draft proposed, the "Declaration" and Article 1 will remain unchanged, but thereafter the entire instrument will be subject to changes. Many clauses and sections of the present instrument are retained virtually in their entirety, but in order to have them appear in their logical order in the instrument, will be placed in new position.

For the information of the Executive Council and in order that the committee may have the benefit of any suggestions desired to be made by the Executive Council, prior to their concluding their labors in the preparation of a final draft, and in order to comply with the provision of the last Article of the constitution, this report setting forth a resume of the general features of change, is now submitted.

The committee have tentatively agreed upon a draft which after the declaration and title, may cover the following subjects:

First—Membership and all the incidents thereto.

Second—The general convention as the supreme authority of the association, its organization, qualifications of its delegates and election of its officers.

Third—The officers of the association, their terms, powers and duties.

Fourth—The Executive Council, its organization, qualifications and elections of its members, its authority and duties; its officers and their duties, and the organization, membership and duties of the committee.

Fifth—General convention committees and their creation, terms of office, powers and duties.

Sixth—Sections and their authorization and a provision by law for the extension of their number and their control.

Seventh—The method of amendment of the constitution, practically remaining as heretofore.

Eighth—Such by-laws as are necessary to carry into effect the provisions of the constitution.

This outlines the plan of the proposed revision. The committee desires to indicate to the council the prominent features of change in the proposed draft as compared with the present instrument.

First—Membership. Membership qualifications remain practically the same as heretofore with the exception that members outside of the jurisdiction of the United States are made associate members with all privileges except that of voting.

Second—The General Convention. The supreme authority is vested in the general convention. Provision is made for annual sessions and special sessions of the general convention. Provision is made for the election of a president and vice-president of the association and state vice-presidents.

Third—The duties of the president and vice-president and State vice-presidents are set forth. State vice-presidents are selected by State bankers' associations and are not merely nominated by such associations as heretofore.

Fourth—The Executive Council. (a) The members of the Executive Council are elected by the State bankers' associations and not as heretofore merely nominated by those organizations. The council is composed of the president, the vice-president, the last former president of the association and elected members. This provision eliminates from the council honorary membership, except as to the last former presi-

dent, the president and vice-president. All former presidents, however, are granted the privileges of the floor in all meetings of the Executive Council, but without vote.

(b) The draft provides that the president of the association shall be chairman of the Executive Council and that in his absence the Executive Council shall elect one of its members as chairman pro tem.

(c) The draft proposes two classes of council committees, permanent council committees and special council committees. It further proposes the organization of permanent council committees as follows: The committee on law, the committee on Federal legislation, the committee on membership, the administrative committee, the finance committee, the protective committee.

It provides further that all permanent council committees shall be elected by the Executive Council from their own membership in classes in each committee of one, two and three years terms. The council at its first meeting after the adoption of the constitution to organize these committees by such elections for such terms and yearly thereafter to elect to each of such committees, one-third of its membership for a three-year term. Such committees to elect their own chairman. The special council committees to be either elected or appointed as the council may direct. The duties of the committees are closely defined with the hope that should the draft be adopted, committees will not mistake the boundaries of their authority. Wide authority is given to the council in the matter of the supervision of expenditures, extending to the control of all officers, of all subordinates as to expenditures, or salaries, or compensations and extends to the control of the finances of the sections.

(d) The finance committee is changed in its composition in this respect. The draft provides that it shall consist of three members of the council of the one-year class, three members of the two-year class and three members of the three-year class, together with the vice-president and treasurer of the association. The vice-president to be chairman of the finance committee. The restrictions upon appropriations and expenditures remain approximately the same, but possibly more stringent. The result of the revision may require the adoption by the council of standing rules for the direction and control of the finance committee.

(e) The protective committee is appointed by the president of the association as chairman of the Executive Council from the three classes of the council and as now their names remain unknown.

Fifth—(a) General convention committees are of three kinds, standing committees, session committees and special committees. Standing committees are appointed either by the convention or by the president as may be ordered in classes of one, two and three years services and at each convention the vacancies from the expiration of term are filled by appointments for a term of three years and other vacancies from the class in which the vacancy occurs. It also provides that no member of the association shall be a member of more than one standing committee at the same time. It also provides that no member whose term has expired shall immediately be reappointed upon such committee except by the unanimous vote of the convention. Session and special committees whether appointed for the pending work of the convention or for work during the interim between conventions shall be appointed by the president unless otherwise ordered and the first class shall expire with the convention and the second class shall expire at the succeeding

convention, unless especially continued by the act of the general convention.

(b) In order that the organization of committees and the continuance or discharge may be not overlooked, and in order that the records may be certain, the draft provides that a special order of business entitled committees and committee membership shall be placed on the program at the annual sessions of the general convention, under which order all committees shall be listed and being taken up in their order, shall be discharged, continued, vacancies filled or changes made as to the convention may seem proper.

(c) The currency commission is treated as a special creation of the association and is created with provisions for the continuation of its membership, and it is especially provided that it shall not be subject to the rules enacted for the control and membership of the general convention committees.

(d) The nominating committee is to be elected by the State bankers' associations of the various States and receive their authority from their associations.

Sixth—Sections are authorized to be established and regulated by by-law, and in this connection a by-law is proposed which authorizes the establishment by the council if it shall see fit, of two additional sections, viz.: A National bank section and a State bank section. In this connection it is provided that any member may become a member of any one of the established sections and of not more than one. It is also provided that sections shall be under the control of the Executive Council that the Executive Council as heretofore may make reasonable financial provision for the needs of the sections and shall also control the disbursement of any funds so provided.

Seventh—The draft also makes provision for the introduction of original resolutions under the proper order in the proceedings of the convention, without reference for approval or disapproval of the Executive Council. This is supplemental to the ordinary rule of submitting such resolutions to the Executive Council for approval or disapproval. This provision is introduced under the restrictions of "the question of consideration" and it is provided that when a resolution is offered under the appropriate order the presiding officer shall without debate submit the following question to the convention: "Shall the resolution be considered by the convention?" A vote is immediately taken and if the question is determined in the affirmative, the resolution will be in regular order, otherwise the convention will pass to the next matter of business. The further provision as now contained that the proceedings under this section shall not apply to amendments to the constitution, still remains.

The by-laws as proposed fix dues for associate members, Clearing House members, chapters of the Banking Institute and secretaries of State bankers' associations.

The fourth and all subsequent articles of the present by-laws are stricken out and new by-laws are inserted.

The fourth by-law as now proposed provides for the election of members of the Executive Council.

In States having less than one hundred members a group system is provided and the groupings constructed for the purpose of the election of members of the Executive Council.

The new fifth by-law provides for the election of State vice-presidents and members of the nominating committee.

The proposed sixth by-law confirms sections now existing and authorizes the creation under the constitutional provision of a National bank section and a State bank section, and pro-

vides that they may be established by the Executive Council. This by-law also provides that the salaries, compensations of secretaries and employees of sections shall be fixed by the Executive Council, and such officers and employees shall be subject to the direction of the general secretary and the Executive Council.

There are many omissions in the present constitution, some important and others of no great moment, which still however need attention to avoid conflicts in emergency. A few may be cited to illustrate.

There is no adequate provision for the organization of the annual convention. There is no provision made for the establishment of the office of president and there is nowhere a statement of the duties of the president. There is no provision fixing his term of office or providing for the time of his assuming his official duties. The same things are true in all respects as to the office of vice-president, in consequence of which there is no provision for his becoming president in the event of the death, resignation or disability of the president. All these things may be supplied by inference, and in the history of the association the ordinary and usual powers and duties have been imputed to these officers but if at any time a conflict arose, the present conditions would be found exceedingly embarrassing. All other officers actively engaged in the administration of the affairs of the association are officers of the Executive Council, with duties specified, covering the ordinary and usual duties of officers of the general convention. This condition while unusual and even extraordinary, perhaps has much of merit and it was not deemed wise to make any change in this respect.

In the performance of its duties the committee has given careful consideration to the widest views that may be entertained by any portion of the membership. The committee is thoroughly impressed with the impossibility that an annual meeting of membership should be a deliberative body. The great numbers assembled, the lack of information as to any subject that may be presented, the lack of time to properly elucidate any subject under discussion, the inclination to hurriedly dispose of business, the continuing distractions of entertainment and sightseeing and the prejudices, ambitions and disappointments incident to the conduct of a great body all unite to minimize the value of such an assembly for deliberative work, and again, under the most favorable circumstances there are never assembled in convention more than one-third of the membership and consequently any legislation of a small minority of the general body.

These conditions give countenance to the suggestions made by some that a deliberative assembly composed of representatives apportioned among the various States and elected by the State associations, should be created. Such a body, if not too large, might be eminently fitted and could take ample time for the consideration of those important matters which now by no possibility can be given proper consideration in the general convention, and are impossible even of proper consideration in the small body of the Executive Council. The advantages to be gained from such a body would be, first, fair representation at all times of all sections of the country, assuming that the membership of such a congress would faithfully attend its stated meetings.

On the other hand the present convention when located in the Far West is almost exclusively a Western body. When located in the Middle West is entirely dominated by the great attendance from that section, and if held in the East will have a vast majority of those in attendance from that section, and any legislation will follow the sentiment of the section,

instead of the country. These features, of consideration, equitable representation, and the avoidance of the preponderance of sentiment of any locality, if possible to be put in effect, would be of incalculable value, but on the other hand the plan would deprive the general membership of a sense of participation in the affairs of the organization, would destroy the great benefit arising from the mutual contact now insured under the present system in the convention, and would create sentiment so prejudicial to the interests of the association as to probably result in a practical disintegration of the association.

While the committee has given this much thought and realizes the great advantages what might be gained by a representative deliberative body, they feel that the objections are of so grave a character as to preclude the possibility at least for the present of an organization of the association on any such plan. They have, however, in their proposed draft endeavored to establish something of the good that might follow from such an organization. Under the proposed plan, the Executive Council will be a representative body in which every State will have an equitable representation. The present system of the keeping of the control of the membership of the Executive Council within the Executive Council and within the powers of a nominating committee are reversed and the States are the units and send their representatives to this body. The system of representation being similar to that of the House of Representatives at Washington. This thought of making the council a representative body precludes the possibility of the retention of a membership without a constituency and therefore those who have heretofore had membership in the council by compliment, are necessarily in large degree omitted from that membership.

In view of the fact that the executive council is the only body with legislative power, which is representative of the entire membership without regard to locality or otherwise, the executive council should be exclusively a body of representatives of constituencies. The only exceptions made in the draft of this are in the case of the president and vice-president, and for obvious reasons the last past president. By this means it is hoped that the executive council may become a legislative body, where ample opportunity for deliberation and consideration shall be given, and where there can be no predominance of sections of the country, and where by reason of the uniformly large attendance, each section will be heard.

The Executive Council should be composed of the very best material to be obtained in the States, and the dignity and responsibility of the office of member and should make it impossible for the action of the Council to be warped by special influence or political arts. One reason for the abandonment of the chairmanship of the Council was to banish as far as possible political activities from the Council meetings.

The committee without further detail and with entire willingness to receive suggestions and give information upon any feature of the as yet unfinished work, make this report and request that the Council shall make arrangements for the placing of the final report of the committee upon the program for the next annual convention to be held at Boston. And the proposed amendments will be submitted by the committee to the general secretary in ample time for the publication required in Article X of the constitution.

Respectfully submitted—R. E. James, Chairman; W. J. Bailey, O. E. Dunlap, C. H. McNider, Gordon Jones, Sol Wexler, Committee.

STATE BANKERS' ASSOCIATIONS



There are now fifty-two State Bankers' Associations in the United States.
Space will not permit us to give more than the leading officers of each association

THE AMERICAN BANKERS' ASSOCIATION.

Organized August, 1875.

<i>Vice-President,</i>	Arthur Reynolds, President Des Moines National Bank, Des Moines, Ia
<i>Secretary,</i>	F. E. Farnsworth, 5 Nassau Street, New York City.
<i>Asst. Secretary</i>	Wm. G. Fitzwilson, 5 Nassau Street, New York City.
<i>Chair'n Exec. Council,</i>	T. J. Davis, Cashier First National Bank, Cincinnati, Ohio.
<i>Treasurer.</i>	J. F. Farrell, Vice-Pres. Ft. Dearborn National Bank, Chicago.
<i>General Counsel</i>	Thos. B. Paton, 5 Nassau Street, New York City.

INVESTMENT BANKERS' ASSOCIATION OF AMERICA

111 West Monroe St., Chicago, Ill.

<i>President,</i>	Geo. B. Caldwell, Cont'l & Com'l Trust & Savings Bank, Chicago.	
	{ A. B. Leach, A. B. Leach & Co., New York.	
	{ Frank W. Rollins, E. H. Rollins & Sons, Boston.	
<i>Vice-Presidents,</i>	{ William R. Compton, William R. Compton Co., St. Louis.	
	{ Lewis B. Franklin, Guaranty Trust Co., New York.	
	{ Warren S. Hayden, Hayden, Miller & Co., Cleveland.	
<i>Secretary,</i>	Frederick R. Fenton, Devitt, Tremble & Co, Chicago.	
<i>Treasurer</i>	C. T. Williams, Fidelity Trust Co., Baltimore.	
<i>Council,</i>	Caldwell, Masslich & Reed, New York.	
<i>Assistant Counsel</i>	W. H. Lyon, New York.	
	{ George Garr Henry, New York.	Stedman Buttrick, Boston.
	{ Erastus W. Bulkley, New York.	Charles A. Otis, Cleveland.
	{ Harold B. Clark, New York	Henry L. Duer, Baltimore.
	{ Allen G. Hoyt, New York.	R. L. Scoville, Pittsburgh.
	{ Charles H. Schweppe, Chicago.	Charles R. Dunn, Detroit.
<i>Executive Committee</i>	{ W. M. L. Fiske, Chicago.	Challen R. Parker, San Francisco.
	{ C. W. McNear, Chicago.	Harry E. Weil, Cincinnati.
	{ George W. Kendrick III, Phila.	Eugene M. Stevens, Minneapolis.
	{ George K. Rielly, Philadelphia.	H. P. Wright, Kansas City.
	{ J. Herndon Smith, St. Louis.	C. Edgar Elliott, Indianapolis.
	{ Harold Kauffman, St. Louis.	A. C. Foster, Denver.
	{ S. W. Webb, Boston.	Herbert Witherspoon, Spokane.

THE ALABAMA BANKERS' ASSOCIATION.

Organized 1892.

<i>President</i>	Michael Cody, President Exchange National Bank, Montgomery.
<i>Vice-President</i>	G. L. Comer, Vice-President Bank of Eufaula, Eufaula.
<i>Secretary and Treasurer</i>	McLane Tilton, Jr., President First National Bank, Pell City.

ARIZONA BANKERS' ASSOCIATION.

Organized 1903.

<i>President,</i>	Emil Ganz, President National Bank of Arizona, Phoenix.
<i>Vice-President</i>	Albert Steinfeld, President Consolidated National Bank, Tucson.
<i>Secretary</i>	Morris Goldwater, President Commercial Trust & Sav. Bank, Prescott
<i>Treasurer</i>	L. B. Christy, Cashier Valley Bank, Phoenix.
	{ R. C. Moore, Gila Valley Bank & Trust Co., Globe.
	{ W. C. Foster, Phoenix Savings Bank & Trust Co., Phoenix.
<i>Executive Council</i>	{ J. D. Marshall, Arizona Banking & Trust Co., Douglas.
	{ J. E. Cox, Cashier Mehts. & Stock Growers Bank, Holbrook.
	{ P. P. Greer, President First National Bank, Globe.
	{ P. M. Buckwalter, Cashier Miners & Merchants Bank, Bisbee.

THE ARKANSAS BANKERS' ASSOCIATION.

Organized October 20, 1891.

<i>President</i>	J. D. Covey, Cashier Benton County National Bank, Bentonville, Ark.
<i>Vice-President</i>	J. K. Browning, Cashier Bank of Piggott, Ark.
<i>Secretary</i>	Robert E. Wait, Pres. Citizens Invest. & Security Co., Little Rock, Ark.
<i>Treasurer</i>	T. E. Brown, Sec'y Farmers & Merch. B'k & Trust Co., DeQueen, Ark.

THE CALIFORNIA BANKERS' ASSOCIATION.

Organized March 11, 1891.

<i>President</i> . . .	L. P. Behrens, Cashier First Nat'l Bank, Redwood City.
<i>Vice-President</i> . . .	R. M. Welch, Vice-Pres. Sav. Union B'k & Tr. Co., San Francisco.
<i>Secretary</i> . . .	Frederick H. Colburn, 1064 Mills Building, San Francisco.
<i>Treasurer</i> . . .	Wm. H. High, Asst. Cashier Anglo & Lond. Paris N.B., San Francisco

THE COLORADO BANKERS' ASSOCIATION.

Organized 1902.

<i>President.</i> . . .	Frank N. Briggs, Cashier Interstate Savings Bank.
<i>Vice-President,</i> . . .	Harry M. Rubey, Cashier, Woods-Rubey National Bank, Golden.
<i>Secretary,</i> . . .	Paul Hardey, Cashier Interstate Trust Co., Denver.
<i>Treasurer,</i> . . .	R. A. Nickell, Vice-President Home State Bank, Montrose.

THE CONNECTICUT BANKERS' ASSOCIATION.

Organized June 13, 1899.

<i>President,</i> . . .	O. H. Brothwell, Cashier First Bridgeport Nat'l Bank, Bridgeport.
<i>Vice-President,</i> . . .	N. D. Prince, Cashier Windham County National Bank, Danielson.
<i>Secretary,</i> . . .	Chas. E. Hoyt, Treasurer South Norwalk Trust Co., So. Norwalk.
<i>Treasurer,</i> . . .	H. H. Larkum, Cashier, First National Bank, Rockville.
<i>Executive Committee.</i>	{ W. H. Douglas, President Mechanics Bank, New Haven.
	{ H. C. Lathrop, Cashier Windham National Bank, Willimantic.
	{ L. C. Sumner, Treasurer Hartford Trust Co., Hartford.
	{ R. L. Russell, Treasurer Manchester Trust Co., South Manchester.
	{ C. H. Colt, Cashier First National Bank, Litchfield.

BANKERS' ASSOCIATION OF THE DISTRICT OF COLUMBIA.

Organized 1901.

<i>President,</i> . . .	B. F. Saul, President Home Savings Bank.
<i>First Vice-President,</i>	Geo. E. Fleming, Vice-President Union Trust Co.
<i>Second Vice-President,</i>	W. T. Galliber, President American National Bank.
<i>Secretary,</i> . . .	John Poole, President Federal National Bank.
<i>Treasurer,</i> . . .	A. S. Gatley, Cashier Lincoln National Bank.

THE FLORIDA BANKERS' ASSOCIATION.

Organized 1889.

<i>President</i> . . .	S. A. Wood, Cashier Volusia County Bank, Deland, Fla.
<i>First Vice-President</i> .	H. W. Bivins, Cashier Bank of Clearwater. Clearwater, Fla.
<i>Second Vice-President</i>	J. Denham Bird, Cashier Germania Bank, Jacksonville, Fla.
<i>Third Vice-President</i> .	R. R. Turnbull, Cashier Jefferson Co. State Bank, Monticello, Fla.
<i>Fourth Vice-President</i>	W. L. Sheldon, of W. L. Cawthon, Banker, DeFuniak Springs, Fla.
<i>Secretary-Treasurer</i> .	Geo. R. De Sanssurre, Vice President Barnett Nat'l Bank, Jacksonville.

THE GEORGIA BANKERS' ASSOCIATION.

Organized 1892.

<i>President,</i> . . .	L. P. Hillyer, Vice-President American National Bank, Macon.
<i>First Vice-President,</i> .	L. G. Council, President Planters Bank, Americus.
<i>Second Vice-President,</i>	R. O. Barksdale, President Citizens National Bank, Washington.
<i>Third Vice-President</i> .	C. H. Sheldon, Cashier National Bank of Brunswick.
<i>Fourth Vice-President</i>	L. C. Hall, Cashier Merchants & Farmers Bank, Milledgeville.
<i>Fifth Vice-President</i> .	Jos. S. Calhoun, President First National Bank, Cartersville.
<i>Secretary,</i> . . .	Haynes McFadden, Atlanta.
<i>Treasurer,</i> . . .	E. C. Smith, Cashier Griffin Banking Co., Griffin.

THE IDAHO BANKERS' ASSOCIATION.

Organized 1905.

<i>President,</i> . . .	Boyd Hamilton, Cashier Coeur d'Alene B'k & Tr. Co., Coeur d'Alene
<i>Vice-President,</i> . . .	J. A. Givens, Vice-Pres. Bank of Nampa, Nampa.
<i>Secretary,</i> . . .	L. A. Coate, Boise.
<i>Treasurer,</i> . . .	E. K. Hayes, Cashier First National Bank, Emmett.

THE ILLINOIS BANKERS' ASSOCIATION.

Organized 1891.

<i>President</i> ,	J. D. Phillips, Green Valley Bank, Green Valley.
<i>Vice-President</i>	S. B. Montgomery, Quincy.
<i>Secretary</i> ,	R. L. Crampton, Chicago.
<i>Treasurer</i> ,	O. L. Hiser, Lexington.
<i>Chair'n of Exec. Council</i> ,	J. S. Aisthorpe, Cairo.

THE INDIANA BANKERS' ASSOCIATION

Organized 1897.

<i>President</i> ,	J. L. McCulloch, President Marion National Bank, Marion.
<i>Vice-President</i> ,	M. S. Sontag, President American Trust & Savings Bank, Evansville.
<i>Secretary</i> ,	Andrew Smith, Vice-President Indiana National Bank, Indianapolis.
<i>Treasurer</i> ,	C. S. Kitterman, President First National Bank, Cambridge City.

THE IOWA BANKERS' ASSOCIATION.

Organized July 26, 1887.

<i>President</i> ,	D. L. Heinsheimer, Mills County National Bank, Glenwood, Iowa.
<i>Vice-President</i> ,	Frank Epperson, Vice-Pres. Manning & Epperson State B'k, Eddyville.
<i>Secretary</i> ,	P. W. Hall, Des Moines.
<i>Treasurer</i> ,	H. G. Moore, Cashier Wellman Sav. Bank. Wellman.

THE KANSAS BANKERS' ASSOCIATION.

Organized February 22, 1887.

<i>President</i>	W. J. Bailey, Vice-President Exchange National Bank, Atchison.
<i>Vice-President</i>	E. E. Mullaney, President Farmers & Merchants Bank, Hill City.
<i>Secretary</i>	W. W. Bowman, Topeka.
<i>Treasurer</i>	F. M. Shiras, Cashier People's National Bank, Ottawa.
<i>Vice-Presidents from Groups</i> ,	{ Group 1—J. C. Laming, Tonganoxie. Group 2—H. M. Philips, Dover. Group 3—F. E. Bodley, Chanute. Group 4—H. S. Buzick, Jr., Sylvan Grove. Group 5—F. W. Denton, Haven. Group 6—L. W. Fullerton, Medicine Lodge.

THE KENTUCKY BANKERS' ASSOCIATION.

Organized October, 1891.

<i>President</i> ,	J. E. Buckingham, Paintsville.
<i>Secretary</i> ,	Arch. B. Davis, Louisville.
<i>Treasurer</i> ,	Henry D. Ormsby, Cashier National Bank of Kentucky, Louisville.

THE LOUISIANA BANKERS' ASSOCIATION.

Organized November 20, 1893.

<i>President</i> ,	H. D. Appgar, Cashier Union National Bank, Monroe.
<i>Vice-President</i>	A. Querbes, President First National Bank, Shreveport.
<i>Secretary</i> ,	L. O. Broussard, President Bank of Abbeville, Abbeville.
<i>Treasurer</i> ,	L. M. Pool, Vice-Pres. Hibernia Bank & Trust Co., New Orleans.

THE MAINE BANKERS' ASSOCIATION

Organized March, 1900

<i>President</i> ,	John R. Gould, Augusta Trust Co., Augusta.
<i>Vice-President</i> ,	S. T. Maddocks, First National Bank, Boothbay Harbor.
<i>Secretary</i> ,	Hascall S. Hall, Kennebec Trust Co., Waterville.
<i>Treasurer</i> ,	Geo. A. Safford, Kenduskeag Trust Co., Bangor.
<i>Executive Committee:</i>	{ E. J. Eddy, Fidelity Trust Co., Portland. H. M. Lawton, Gardiner National Bank, Gardiner. J. E. Harris, Mesalonskee Nat. Bank, Oakland. H. B. Russ, Merrill Trust Company, Bangor. E. F. Berry, North National Bank, Rockland.

THE SAVINGS BANK ASSOCIATION OF MAINE.

Organized April 20, 1893.

<i>President,</i> . . .	Edw. A. Noyes, Treasurer Portland Savings Bank, Portland.
<i>Vice-President,</i> . . .	Alpheus G. Rogers, Treasurer Maine Savings Bank, Portland.
<i>Secretary,</i> . . .	W. G. Boothby, Treasurer Kennebec Savings Bank, Augusta.
<i>Treasurer,</i> . . .	A. A. Montgomery, Portland.

THE MARYLAND BANKERS' ASSOCIATION

Organized April 9, 1896.

<i>President</i> . . .	Wm. C. Page, President Calvert Bank, Baltimore.
<i>Secretary</i> . . .	Charles Hann, Asst. Cashier Merchants-Mechanics N. B., Baltimore.
<i>Treasurer</i> . . .	Wm. Marriott, Cashier Western National Bank, Baltimore.

MASSACHUSETTS BANKERS' ASSOCIATION.

Organized March, 1905.

<i>President</i> . . .	Charles P. Blinn, Jr., Vice-Pres. National Union Bank, Boston.
<i>Vice-President</i> . . .	Ralph P. Alden, Cashier Springfield National Bank, Springfield.
<i>Secretary,</i> . . .	George W. Hyde, Asst. Cashier First National Bank, Boston.
<i>Treasurer</i> . . .	J. H. Gifford, Cashier Merchants' National Bank, Salem.

THE MICHIGAN BANKERS' ASSOCIATION.

Organized October, 1887.

<i>President,</i> . . .	Geo. E. Lawson, Vice-President People's State Bank, Detroit.
<i>First Vice-President,</i> .	James R. Wylie, Pres. Grand Rapids National City Bank, Grand Rapids.
<i>Second Vice-President,</i>	Arthur G. Bishop, President Genesee County Sav. Bank, Flint.
<i>Secretary,</i> . . .	Mrs. H. M. Brown, 1413 Ford Bldg, Detroit.
<i>Treasurer</i> . . .	C. L. Taylor, Cashier Citizens' Savings Bank, Owosso.
<i>Counsel,</i> . . .	Hal H. Smith, of Beaumont, Smith & Harris, Detroit.

THE MINNESOTA BANKERS' ASSOCIATION.

Organized September 20, 1887.

<i>President,</i> . . .	J. S. Pomeroy, Vice-President Security National Bank, Minneapolis.
<i>Vice-President</i> . . .	W. D. Willard, Cashier First National Bank, Mankato.
<i>Secretary,</i> . . .	G. H. Richards, 611 Bank of Commerce Building, Minneapolis.
<i>Treasurer,</i> . . .	J. J. Ponsford, Cashier State Bank of Watertown.

THE MISSISSIPPI BANKERS' ASSOCIATION.

Organized May 22, 1889.

<i>President</i> . . .	J. J. Flournoy, Jr., Cashier First National Bank, Canton.
<i>Vice-President</i> . . .	Henry Hart, President Bank of Winona.
<i>Secretary</i> . . .	F. H. Dickson, Jackson.
<i>Treasurer</i> . . .	E. P. Peacock, Cashier Bank of Clarksdale.

THE MISSOURI BANKERS' ASSOCIATION.

Organized 1881.

<i>President</i> . . .	J. B. Jennings, Vice-President Mechanics' Sav. Bank, Moberly.
<i>Vice-President</i> . . .	Richard S. Hawes, Vice President Third National Bank, St. Louis.
<i>Secretary</i> . . .	W. F. Keyser, Sedalia.
<i>Treasurer</i> . . .	W. C. Gordon, Cashier Farmers Savings Bank, Marshall.

MONTANA BANKERS' ASSOCIATION.

Organized 1904.

<i>President,</i> . . .	James T. Wood, White Sulphur Springs.
<i>Vice-President</i> . . .	D. R. Peeler, Kalispell.
<i>Secretary & Treasurer</i>	Mark Skinner, Cashier Commercial Trust & Sav'gs Bank, Great Falls.

THE NEBRASKA BANKERS' ASSOCIATION.

Organized January 22, 1890.

<i>President,</i> . . .	H. J. Lendrick, Cashier First National Bank, Emerson.
<i>Vice-President,</i> . . .	F. A. Anthony, Cashier Farmers State Bank, Wausa.
<i>Secretary,</i> . . .	C. A. Smith, Cashier Elkhorn Valley Bank, Tilden.
<i>Treasurer,</i> . . .	W. L. Mote, President Citizens State Bank, Plainview.

THE NORTHEAST NEBRASKA BANKERS' ASSOCIATION.

<i>President,</i> . . .	Henry Ley, President State Bank of Wayne, Wayne.
<i>Vice-President,</i> . . .	W. S. Weston, Vice-President First National Bank, Hartington.
<i>Secretary,</i> . . .	H. S. Ringland, Cashier First National Bank, Wayne.
<i>Treasurer,</i> . . .	W. L. Mote, President Citizens' State Bank, Plainview.

THE NEVADA BANKERS' ASSOCIATION

Organized 1908.

<i>President,</i> . . .	Geo. H. Taylor, Assistant Cashier Washoe Co. Bank, Reno.
<i>Vice-President,</i> . . .	A. E. Kimball, President First National Bank, Elko.
<i>Secretary,</i> . . .	J. W. Davey, Nixon National Bank, Reno.
<i>Treasurer,</i> . . .	W. R. Bracken, Vice-President First State Bank, Las Vegas.

THE NEW HAMPSHIRE BANKERS' ASSOCIATION.

Organized September 7, 1892.

<i>President,</i> . . .	Arthur M. Heard, President Amoskeag Nat. Bank, Manchester.
<i>Secretary,</i> . . .	Charles W. Brewster, Treas. Piscataqua Sav. Bank, Portsmouth.
<i>Treasurer,</i> . . .	H. H. Dudley, Cashier Mechanics' Nat. Bank, Concord.

THE NEW JERSEY BANKERS' ASSOCIATION.

Organized 1903.

<i>President,</i> . . .	Bloomfield H. Minch, Vice-President Bridgeton Nat. Bank, Bridgeton.
<i>Vice-President,</i> . . .	I. Snowden Haines, Cashier Mechanics' Nat. Bank, Burlington.
<i>Treasurer,</i> . . .	Edward S. Pierson, Pres. Greenville Banking & Tr. Co., Jersey City.
<i>Secretary,</i> . . .	William J. Field, Secretary & Treasurer Commercial Trust Co. of New Jersey, Jersey City.

THE NEW MEXICO BANKERS' ASSOCIATION.

Organized 1905.

<i>President,</i> . . .	D. T. Hoskins, Cashier San Miguel National Bank, E. Las Vegas.
<i>Chairman Exec. Committee,</i>	C. N. Blackwell, President First National Bank, Raton.
<i>Secretary,</i> . . .	J. C. Christensen, Raton.
<i>Treasurer,</i> . . .	J. B. Herndon, President State National Bank, Albuquerque.

THE NEW YORK STATE BANKERS' ASSOCIATION.

Organized 1894.

<i>President,</i> . . .	Robt. H. Treman, Pres. Tompkins County Nat. Bank, Ithaca, N. Y.
<i>Vice-President,</i> . . .	James H. Perkins, Pres. National Commercial Bank, Albany, N. Y.
<i>Treasurer,</i> . . .	Leslie W. Burdick, Cashier First National Bank, Gouverneur, N. Y.
<i>Secretary,</i> . . .	Wm. J. Henry, 11 Pine St., New York City.

THE SAVINGS BANK ASSOCIATION OF THE STATE OF NEW YORK.

Organized May 25, 1893.

<i>President,</i> . . .	Chas. A. Miller, Vice-President Savings Bank of Utica, Utica, N. Y.
<i>Secretary,</i> . . .	J. B. Currey, President Metropolitan Savings Bank, New York City.

THE NORTH CAROLINA BANKERS' ASSOCIATION.

Organized 1897.

<i>President,</i> . . .	Geo. A. Holderness, President Farmers' Bank'g & Trust Co., Tarboro.
<i>Vice-Presidents,</i> . . .	{ Thos. E. Cooper, Cashier American National Bank, Wilmington. J. L. Armfield, President Bank of Thomasville.
	{ J. F. Watlington, Reidsville. A. G. Myers, Gastonia. J. P. Sawyer, Asheville. Clarence Latham, Plymouth.
<i>Executive Committee,</i> . . .	{ W. E. Warren, Wilson. G. B. Pendleton, New Bern. H. E. Litchford, Raleigh. C. V. Brown, Lumberton. W. S. Blakeney, Monroe. C. P. McNeely, Mooresville.
<i>Secretary & Treasurer,</i>	W. A. Hunt, Cashier Citizens' Bank, Henderson.

THE NORTH DAKOTA BANKERS' ASSOCIATION.

Organized August 27, 1903.

<i>President,</i> . . .	Lewis F. Crawford, Cash. Interstate B'k of Billings Co., Sentinel Butte
<i>Vice-President,</i> . . .	J. J. Nierling, President Citizens' National Bank, Jamestown.
<i>Secretary,</i> . . .	W. C. Macfadden, Fargo.
<i>Treasurer</i> . . .	J. R. Carley, Cashier First National Bank, Grand Forks.
<i>Chairman Exec. Council,</i>	R. S. Adams, President First National Bank, Lisbon.

THE NORTHERN BANKERS' ASSOCIATION.

(New Hampshire and Vermont). Organized February 6, 1900.

<i>President</i> . . .	Ira F. Harris, Nashua, N. H.
<i>First Vice-President</i> .	Nelson Bailey, Wells River, Vt.
<i>Second Vice-President</i>	Arthur T. Cass, Tilton, N. H.
<i>Secretary and Treasurer</i>	Chas. W. Ruiter, St. Johnsbury, Vt.
<i>Executive Committee</i> .	{ L. F. Thurber, Nashua, N. H. E. H. Hallett, Lisbon, N. H. C. F. Chapman, Woodstock, Vt.

THE OHIO BANKERS' ASSOCIATION.

Organized November 5, 1891.

<i>President.</i> . . .	S. D. Fitton, President First National Bank, Hamilton.
<i>Vice-President,</i> . . .	R. D. Sneath, President Commercial National Bank, Tiffin.
<i>Secretary,</i> . . .	S. B. Rankin, President Bank of South Charleston, South Charleston.
<i>Treasurer,</i> . . .	S. J. Croiser, Cashier State Savings Bank, Canal Dover.
<i>Ch. Council of Administr'n</i>	E. L. Coen, Vice-President Erie County Banking Co., Vermillion.

THE OKLAHOMA BANKERS' ASSOCIATION.

Organized 1897.

<i>President,</i> . . .	W. S. Guthrie, Vice-Pres. Farmers' National Bank, Oklahoma City.
<i>Vice-President,</i> . . .	R. P. Brewer, Cashier First National Bank, McAlester.
<i>"</i> . . .	H. M. Spaulding, President People's Bank, North Enid.
<i>Secretary,</i> . . .	W. B. Harrison, Enid.
<i>Treasurer,</i> . . .	S. Jackson, President Cheyenne State Bank, Cheyenne.

THE OREGON BANKERS' ASSOCIATION.

Organized 1905.

<i>President</i> . . .	W. L. Thompson, President American National Bank, Pendleton.
<i>Vice-President</i> . . .	A. C. Shute, President American National Bank, Hillsboro.
<i>Secretary</i> . . .	J. L. Hartman, of Hartman & Thompson, Bankers, Portland.
<i>Treasurer</i> . . .	A. J. Johnson, President Benton County National Bank, Cornwallis.

THE PANHANDLE BANKERS' ASSOCIATION OF TEXAS.

Organized July, 1904.

<i>President,</i> . . .	Ford Brandenburg, Asst. Cashier First Nat. Bank, Amarillo.
<i>Vice-Presidents,</i> . . .	O. L. Slaton, Lubbeck, Texas. J. T. Lancaster, Plainview, Texas.
<i>Treasurer,</i> . . .	H. D. Ramsey, Clarendon, Texas.

THE PENNSYLVANIA BANKERS' ASSOCIATION.

Organized December 15, 1895.

<i>President,</i> . . .	A. S. Beymer, Cashier, Keystone National Bank, Pittsburgh.
<i>Vice-President,</i> . . .	Montgomery Evans, President Norristown Trust Co., Norristown.
<i>Secretary,</i> . . .	D. Shelly Kloss, Cashier First National Bank, Tyrone.
<i>Treasurer,</i> . . .	A. D. Swift, Cashier Elk County National Bank, Ridgway.

THE SOUTH CAROLINA BANKERS' ASSOCIATION

Organized May 1901

<i>President,</i> . . .	Emslie Nicholson, President Nicholson Bank & Trust Co., Union.
<i>Vice-President,</i> . . .	Bright Williamson, President Bank of Darlington, S. C.
<i>Secretary and Treasurer,</i>	Lee G. Holleman, President Peoples' Bank, Anderson.

THE SOUTH DAKOTA BANKERS' ASSOCIATION.

Organized June 14, 1884.

<i>President,</i> . . .	M. P. Beebe, President Bank of Ipswich, Ipswich, S. D.
<i>Vice-President,</i> . . .	T. W. Delicate, Vice-President Custer Bank, Custer, S. D.
<i>Treasurer</i> . . .	S. T. Kiddoo, Cashier of Sioux Falls National Bank, Sioux Falls, S. D.
<i>Secretary</i> . . .	J. E. Platt, President The Security Bank, Clark, S. D.

THE TENNESSEE BANKERS' ASSOCIATION

Organized October, 1890.

<i>President,</i> . . .	Fred Collins, Milan Banking Company, Milan.
<i>Vice-Presidents,</i> . . .	{ R. D. Marshall, Bank of Sevierville, Sevierville. J. F. Roy, Bank of Alexandria, Alexandria. R. M. Chambliss, First National Bank, Brownsville.
<i>General Counsel</i> . . .	Jno. R. Aust, Nashville.
<i>Treasurer,</i> . . .	B. H. Blalock, Security National Bank, Jackson.
<i>Secretary,</i> . . .	F. M. Mayfield, Nashville.

THE TEXAS BANKERS' ASSOCIATION.

Organized July, 1885.

<i>President,</i> . . .	Nathan Adams, Cashier American Exchange National Bank, Dallas.
<i>Vice-Presidents,</i>	{ L. D. Amsler, Cashier Farmers' National Bank, Hempstead. Joseph F. Green, President First National Bank, Gregory. Robert J. Eckhardt, President First State Bank and Trust Co., Taylor. S. M. McAdhan, Vice-President Citizens' National Bank, Waco. R. J. Thomas, President Planters' National Bank, Honey Grove. W. C. Dew, Cashier Trent National Bank, Goldthwaite. Ben O. Smith, President Farmers' & Mechanics' Nat. Bank, Ft. Worth.
<i>Secretary,</i> . . .	J. W. Hoopes, Vice-Pres. & Cashier City Nat'l Bank, Galveston, Tex
<i>Assistant Secretary,</i> . . .	T. B. Benson, Cashier Bartlett National Bank, Bartlett.
<i>Treasurer,</i> . . .	J. O. Sims, Cashier First National Bank, Orange.
<i>Executive Committee,</i>	{ George R. Clark, Cashier First State Bank, Corpus Christie. C. L. Wilkins, Cashier First National Bank, Brenham. L. B. Mewhinney, Cashier First National Bank, Holland. J. T. McCarthy, President State Bank & Trust Co., Tyler. L. M. Dumas, Assistant Cashier Coleman National Bank, Coleman. T. E. Powell, Cashier Home National Bank, Baird. Miss Lydia Littman, Assistant Secretary, Galveston.

THE UTAH BANKERS' ASSOCIATION.

Organized June 16, 1909.

<i>President,</i> . . .	Frank Knox, President National Bank of the Republic, Salt Lake City.
<i>1st Vice-President,</i> . .	H. E. Hatch, President Thatcher Bros. Banking Co., Logan.
<i>2d Vice-President,</i> . .	John D. Dixon, Cashier Farmers & Merchants Bank, Provo.
<i>Secretary and Treasurer,</i>	J. E. Shepard, Cashier Cache Valley Banking Co., Logan.

THE VERMONT STATE BANKERS' ASSOCIATION.

Organized, 1909.

<i>President,</i> . . .	C. P. Smith, President Burlington Savings Bank, Burlington.
<i>Vice-President,</i> . . .	Henry F. Field, President Rutland County National Bank, Rutland.
<i>Secretary,</i> . . .	C. S. Webster, Treasurer Barton Savings Bank and Trust Co., Barton.
<i>Treasurer,</i> . . .	D. L. Wells, Cashier First National Bank, Orwell.

THE VIRGINIA BANKERS' ASSOCIATION

Organized October 11, 1893

<i>President,</i> . . .	Thos. B. McAdams, Cashier, Merchants' National Bank, Richmond.
<i>Secretary,</i> . . .	Walker Scott, Cashier Planters Bank, Farmville, Va.
<i>Treasurer,</i> . . .	Julien H. Hill, Cashier National State & City Bank, Richmond.
<i>Attorney,</i> . . .	George Bryan, Richmond.

THE WASHINGTON STATE BANKERS' ASSOCIATION

Organized June, 1889. Re-Organized July, 1900

<i>President,</i> . . .	W. J. Patterson, Cashier Hayes & Hayes Bank, Aberdeen.
<i>Vice-President,</i> . . .	W. H. Martin, Cashier Pioneer National Bank, Ritzville.
<i>Treasurer,</i> . . .	C. K. McMillin, Cashier, Northwestern National Bank, Bellingham.
<i>Secretary,</i> . . .	P. C. Kauffman, Second Vice President Fidelity Trust Co., Tacoma
<i>Executive Committee,</i> {	J. E. Chillberg, Vice Pres. Scandinavian-American Bank, Seattle.
	L. L. Crosby, Cashier, First National Bank, Everett.
	R. L. Rutter, Vice-President Spokane & Eastern Trust Co.
	R. S. Stacy, President Pacific National Bank, Tacoma.
	G. P. Wiley, Cashier Waterville Savings Bank, Waterville.

THE WEST VIRGINIA BANKERS' ASSOCIATION

Organized May 12, 1894.

<i>President,</i> . . .	Glenn F. Barnes, Cashier National Bank of Fairmont, Fairmont.
<i>Vice President,</i> . . .	H. W. Chaddock, Cashier Grafton Banking & Trust Co., Grafton.
<i>Secretary and Treasurer,</i>	Jos. S. Hill, Cashier National City Bank, Charleston.

THE WISCONSIN BANKERS' ASSOCIATION.

Organized 1892. Incorporated 1910.

Headquarters:—307 Pabst Bldg., Milwaukee.

<i>President,</i> . . .	H. A. Moehlenpah, Cashier Citizens' Bank, Clinton.
<i>Vice-President,</i> . . .	Earle Pease, Cashier First National Bank, Grand Rapids.
<i>Secretary,</i> . . .	George D. Bartlett, Suite 502 Merrill Building, Milwaukee.
<i>Treasurer,</i> . . .	H. J. Maxwell, Cashier Princeton State Bank, Princeton.

THE WYOMING BANKERS' ASSOCIATION.

Organized 1908.

<i>President,</i> . . .	Ira E. Jones, Cashier First National Bank, Thermopolis.
<i>Vice-President,</i> . . .	C. R. Massey, Vice-President Bank of Commerce, Sheridan.
<i>Secretary,</i> . . .	H. Van Deusen, Cashier Rock Springs National Bank, Rock Springs
<i>Treasurer,</i> . . .	T. C. Rowley, Asst. Cashier First National Bank, Douglas.

THE CANADIAN BANKERS' ASSOCIATION.

Organized December 17, 1891. Incorporated 1900.

<i>President,</i> . . .	Col. D. R. Wilkie, General Manager Imperial Bank of Canada.
<i>Secretary and Treasurer,</i>	John T. P. Knight, Mgr. Montreal Clearing House.

HISTORICAL STATISTICS AMERICAN BANKERS' ASSOCIATION.

ANNUAL CONVENTIONS.

1. 1875.	Saratoga Springs, N. Y.	Town Hall.....	July 20, 21, 22.
2. 1876.	Philadelphia, Pa.	Centennial Grounds.....	October 3, 4, 5.
3. 1877.	New York City.....	Association Hall.....	September 12, 13, 14.
4. 1878.	Saratoga Springs, N. Y.	Town Hall.....	August 7, 8, 9.
5. 1879.	Saratoga Springs, N. Y.	Town Hall.....	August 6, 7, 8.
6. 1880.	Saratoga Springs, N. Y.	Town Hall.....	August 11, 12, 13.
7. 1881.	Niagara Falls, N. Y.	Pavilion.....	August 10, 11, 12.
8. 1882.	Saratoga Springs, N. Y.	Putnam Hall.....	August 16, 17.
9. 1883.	Louisville, Ky.	Masonic Temple.....	October 10, 11, 12.
10. 1884.	Saratoga Springs, N. Y.	Putnam Hall.....	August 13, 14, 15.
11. 1885.	Chicago, Ill.	Hershey Hall.....	September 23, 24.
12. 1886.	Boston, Mass.	Horticultural Hall.....	August 11, 12.
13. 1887.	Pittsburg, Pa.	Grand Opera House.....	October 12, 13.
14. 1888.	Cincinnati, Ohio.	Scottish Rite Hall.....	October 3, 4.
15. 1889.	Kansas City, Mo.	Wardner Grand Opera House.....	September 25, 26.
16. 1890.	Saratoga Springs, N. Y.	Town Hall.....	September 3, 4, 5.
17. 1891.	New Orleans, La.	Greenwald Hall.....	November 11, 12.
18. 1892.	San Francisco, Cal.	California Theatre.....	September 7, 8.
19. 1893.	Chicago, Ill.	Hall No. 3, Art Institute.....	October 18, 19.
20. 1894.	Baltimore, Md.	Ford's Opera House.....	October 10, 11.
21. 1895.	Atlanta, Ga.	Grand Opera House.....	October 15, 16, 17.
22. 1896.	St. Louis, Mo.	Olympic Theatre.....	September, 22, 23, 24.
23. 1897.	Detroit, Mich.	Detroit Opera House.....	August 17, 18, 19.
24. 1898.	Denver, Colo.	Broadway Theatre.....	August 23, 24, 25.
25. 1899.	Cleveland, Ohio.	Chamber of Commerce.....	September 5, 6, 7.
26. 1900.	Richmond, Va.	Jefferson Hotel.....	October 2, 3, 4.
27. 1901.	Milwaukee, Wis.	Pabst Theatre.....	September 24, 25, 26.
28. 1902.	New Orleans, La.	Tulane Hall.....	November 11, 12, 13.
29. 1903.	San Francisco, Cal.	California Theatre.....	October 20, 21, 22, 23.
30. 1904.	New York City, N. Y.	Waldorf Astoria.....	Sept. 13, 14, 15, 16.
31. 1905.	Washington, D. C.	New National Theatre.....	October 10, 11, 12, 13.
32. 1906.	St. Louis, Mo.	Olympic Theatre.....	October, 16, 17, 18, 19.
33. 1907.	Atlantic City, N. J.	Young's Pier.....	Sept. 24, 25, 26, 27.
34. 1908.	Denver, Col.	Auditorium.....	Sept. 28, 29, 30, Oct. 1, 2.
35. 1909.	Chicago, Ill.	Auditorium Annex.....	Sept. 13, 14, 15, 16, 17.
36. 1910.	Los Angeles, Cal.	Auditorium Building.....	Oct. 3, 4, 5, 6, 7.
37. 1911.	New Orleans, La.	St. Charles Hotel.....	Nov. 20, 21, 22, 23, 24.
38. 1912.	Detroit, Mich.	Hotel Pontchartrain.....	Sept. 9 to 14.
39. 1913.	Boston, Mass.	Symphony Hall.....	Oct. 6 to 10.

OFFICERS.

PRESIDENTS.

1876.	Hon. Chas. B. Hall, Cashier Boston National Bank, Boston, Mass.
1878.	Alexander Mitchell, Prest. Wis. Marine and Fire Ins. Co. Bank, Milwaukee, Wis.
1881.	George S. Coe, President American Exchange National Bank, New York City.
1883.	Lyman J. Gage, Vice-President First National Bank, Chicago, Ill.
1886.	Logan C. Murray, President United States National Bank, New York City.
1888.	Charles Parsons, President State Bank, St. Louis, Mo.
1890.	Morton McMichael, Cashier First National Bank, Philadelphia, Pa.
1891.	Richard M. Nelson, President Commercial Bank, Selma, Ala.
1892.	William H. Rhawn, President National Bank of the Republic, Philadelphia, Pa.
1893.	M. M. White, President Fourth National Bank, Cincinnati, Ohio.
1894.	J. J. P. Odell, President Union National Bank, Chicago, Ill.
1895.	E. H. Pullen, Vice President National Bank of the Republic, New York City.
1896.	Robert J. Lowry, President Lowry Banking Co., Atlanta, Ga.
1897.	Joseph C. Hendrix, President National Union Bank, New York City.
1898.	George H. Russel, President State Savings Bank, Detroit, Mich.
1899.	Walker Hill, President American Exchange Bank, St. Louis, Mo.
1900.	Alvah Trowbridge, Vice-President Commonwealth Trust Co., New York City.
1901.	Myron T. Herrick, President Society for Savings, Cleveland, Ohio.
1902.	Caldwell Hardy, President Norfolk National Bank, Norfolk, Va.
1904.	E. F. Swinney, President First National Bank, Kansas City, Mo.
1905.	John L. Hamilton, Vice-President Hamilton & Cunningham, Hoopston, Ill.
1906.	G. S. Whitson, Vice President National City Bank, New York City.
1907.	J. D. Powers, Vice President Third National Bank, Louisville, Ky.
1908.	G. M. Reynolds, President Continental National Bank, Chicago, Ill.
1909.	Lewis E. Pierson, President Irving National Exchange Bank, New York City.
1910.	F. O. Watts, President First National Bank, Nashville, Tenn.
1911.	William Livingstone, President Dime Savings Bank, Detroit, Mich.
1912.	Charles H. Huttig, President Third National Bank, St. Louis, Mo.

FIRST VICE-PRESIDENTS.

1877. Jacob D. Vermilye, President Merchants' National Bank, New York City.
1881. Lyman J. Gage, Vice-President First National Bank, Chicago, Ill.
1883. Logan C. Murray, President United States National Bank, New York City.
1886. Hoel H. Camp, President First National Bank, Milwaukee, Wis.
1887. Charles Parsons, President State Bank, St. Louis, Mo.
1888. Morton McMichael, Cashier First National Bank, Philadelphia, Pa.
1890. Richard M. Nelson, President Commercial Bank, Selma, Ala.
1891. John Jay Knox, President National Bank of the Republic, New York City.
1892. M. M. White, President Fourth National Bank, Cincinnati, Ohio.
1893. J. J. P. Odell, President Union National Bank, Chicago, Ill.
1894. Douglas H. Thomas, President Merchants' National Bank, Baltimore.
1895. Robert J. Lowry, President Lowry National Bank, Atlanta, Ga.
1896. Joseph C. Hendrix, President National Bank of Commerce, New York City.
1897. George H. Russel, President State Savings Bank, Detroit, Mich.
1898. Walker Hill, President American Exchange Bank, St. Louis, Mo.
1899. Alvah Trowbridge, Vice-President Commonwealth Trust Co., New York City.
1900. Myron T. Herrick, President Society for Savings, Cleveland, Ohio.
1901. Caldwell Hardy, President Norfolk National Bank, Norfolk, Va.
1903. E. F. Swinney, President First National Bank, Kansas City, Mo.
1904. John L. Hamilton, Vice-President Hamilton & Cunningham, Hoopeston, Ill.
1905. G. S. Whitson, Vice-President National City Bank, New York City.
1906. J. D. Powers, Vice-President Third National Bank Louisville, Ky.
1907. George M. Reynolds, President Continental National Bank, Chicago, Ill.
1908. Lewis E. Pierson, President Irving National Exchange Bank, New York City.
1909. F. O. Watts, President First National Bank, Nashville, Tenn.
1910. William Livingstone, President Dime Savings Bank, Detroit, Mich.
1911. Charles H. Huttig, President Third National Bank, St. Louis, Mo.
1912. Arthur Reynolds, President Des Moines National Bank, Des Moines, Iowa.

CHAIRMEN OF THE EXECUTIVE COUNCIL.

1876. George S. Coe, President American Exchange National Bank, New York City.
1881. Jacob D. Vermilye, President Merchants' National Bank, New York City.
1883. George S. Coe, President American Exchange National Bank, New York City.
1886. John J. Knox, President National Bank of the Republic, New York City.
1891. William H. Rhawn, President National Bank of the Republic, Philadelphia, Pa.
1892. E. H. Pullen, President National Bank of the Republic, New York City.
1895. Jos. C. Hendrix, President National Bank of Commerce, New York.
1896. } Alvah Trowbridge, Vice-President Commonwealth Trust Company, N. Y. City.
1899. }
1900. Myron T. Herrick, President Society for Savings, Cleveland, Ohio.
1901. Caldwell Hardy, President Norfolk National Bank, Norfolk, Va.
1902. E. F. Swinney, President First National Bank, Kansas City, Mo.
1903. John L. Hamilton, Cashier Hamilton & Cunningham, Hoopeston, Ill.
1904. G. S. Whitson, Vice-President National City Bank, New York City.
1905. J. D. Powers, Director Hancock Deposit Bank, Hawesville, Ky.
1906. George M. Reynolds, President Continental National Bank, Chicago, Ill.
1907. Lewis E. Pierson, President Irving National Exchange Bank, New York City.
1908. F. O. Watts, President First National Bank, Nashville, Tenn.
1909. William Livingstone, President Dime Savings Bank, Detroit, Mich.
1910. Charles H. Huttig, President Third National Bank, St. Louis, Mo.
1911. Arthur Reynolds, President Des Moines National Bank, Des Moines, Iowa.
1912. T. J. Davis, Cashier First National Bank, Cincinnati, Ohio.

SECRETARIES.

- 1875-76. J. D. Hayes, Vice-President Merchants and Manufacturers' Bank, Detroit, Mich.
- 1876-80. James Buell, President Importers and Traders' National Bank, New York City.
- 1880-83. Edmund D. Randolph, President Continental National Bank, New York City.
- 1883-87. George Marsland, writer on topics of Banking and Finance.
- 1887-92. William B. Greene, formerly Chief of Division, Office of the Comptroller of the Currency, Washington, D. C.
- 1893-95. Henry W. Ford, formerly President National Bank of the Republic, N. Y. City.
- 1895-1906. James R. Branch, formerly National Bank Examiner, Virginia, West Virginia, North Carolina, South Carolina and Eastern Tennessee
- 1907-1912. Col. Frederick E. Farnsworth, formerly Cashier Union National Bank, Detroit, and Secretary of the Michigan Bankers' Association.

ASSISTANT SECRETARY.

1900-1912 W. G. Fitzwilson, formerly with Merchants' National Bank, Richmond, Va.

TREASURERS.

1875-94. George F. Baker, President First National Bank, New York City.
 1895-96. William H. Porter, President Chemical National Bank, New York City.
 1897. Walker Hill, President Mechanics-American National Bank, St. Louis, Mo.
 1898-1901 George M. Reynolds, Vice-President Continental National Bank, Chicago.
 1902-03. Geo. F. Orde, Cashier Northern Trust Co. Bank, Chicago, Ill.
 1904-05. Ralph Van Vechten, Vice-President Commercial National Bank, Chicago, Ill.
 1906. A. A. Crane, Cashier National Bank of Commerce, Minneapolis, Minn.
 1907. A. A. Crane, Vice-President Northwestern National Bank, Minneapolis, Minn.
 1908-09 P. C. Kauffman, Second Vice-President Fidelity Trust Co., Tacoma, Wash.
 1910. Arthur Reynolds, President Des Moines National Bank, Des Moines, Iowa.
 1911-12 J. Fletcher Farrell, Vice-President Fort Dearborn National Bank, Chicago, Ill.

AMERICAN BANKERS' ASSOCIATION.

MEMBERS OF THE EXECUTIVE COUNCIL, 1876-1915, WITH DATES OF
ELECTION AND RETIREMENT.

Date of Election.	Date of Retirement
1876. George S. Coe, Prest. Am. Exch. Natl. Bank, New York City	1881
James Buell, Prest. Imp. and Traders' Natl. Bank, New York City	1881
Thomas Coleman, Prest. First Natl. Bank, Troy, N. Y.	1878
Morton McMichael, Jr., Cashier First Natl. Bank, Philadelphia, Pa.	1886
J. S. Norris, Prest. First Natl. Bank, Baltimore, Md.	1878
Edward Tyler, Cashier Suffolk Natl. Bank, Boston, Mass.	1888
J. W. Lockwood, Cashier Natl. Bank of Virginia, Richmond, Va.	1888
J. D. Hayes, Vice-Prest. Merch. and Mfrs.' Natl. Bank, Detroit, Mich.	1880
Lyman J. Gage, Cashier First Natl. Bank, Chicago, Ill.	1881
1877. Wm. G. Deshler, Prest. Natl. Exchange Bank, Columbus, Ohio.	1888
E. B. Judson, Prest. First Natl. Bank, Syracuse, N. Y.	1889
Ex. Gov. Saml. Merrill, Prest. Citizens' Natl. Bank, Des Moines, Iowa.	1881
M. Koppearl, Prest. Natl. Bank of Texas, Galveston, Texas	1880
Charles Parsons, Prest. State Savings Assn., St. Louis, Mo.	1884
Hoel H. Camp, Cashier First Natl. Bank, Milwaukee, Wis.	1889
C. T. Christensen, Cashier Nevada Bank, San Francisco, Cal.	1878
O. L. Baldwin, Cashier Mechanics' Natl. Bank, Newark, N. J.	1888
Logan C. Murray, Cashier Kentucky Natl. Bank, Louisville, Ky.	1880
John C. New, Prest. First National Bank, Indianapolis, Ind.	1873
J. B. McMillan, Cashier Mobile Savings Bank, Mobile, Ala.	1879
A. H. Moss, Prest. First Natl. Bank, Sandusky, Ohio.	1888
1878. Enoch Pratt, Prest. Natl. Farmers and Planters' Bank, Baltimore, Md.	1879
Wm. H. Rhawn, Prest. Natl. Bank of the Republic, Philadelphia, Pa.	1888
W. H. Morison, Prest. First Natl. Bank, Indianapolis, Ind.	1880
J. H. Millard, Cashier Omaha Natl. Bank, Omaha, Neb.	1883
1879. R. H. Thurman, Cashier First Natl. Bank, Troy, N. Y.	1883
R. M. Nelson, Prest. Commercial Bank, Selma, Ala.	1886
1880. Chas. B. Hall, Prest. Boston Natl. Bank, Boston, Mass.	1883
Wm. E. Gould, Cashier First Natl. Bank, Portland, Me.	1886
Jesse J. Brown, Prest. First Natl. Bank, New Albany, Ind.	1881
John J. Bagley, Vice-Prest. American Natl. Bank, Detroit, Mich.	1881
1881. Jacob D. Vermilye, Prest. Merchants' Natl. Bank, New York City	1886
Edmund D. Randolph, Prest. Continental Natl. Bank, New York City	1886
Henry Martin, Prest. Manufacturers and Merchants' Bank, Buffalo, N. Y.	1885
William P. Halliday, Prest. City Natl. Bank, Cairo, Ill.	1882
A. D. Lynch, Prest. First Natl. Bank, Indianapolis, Ind.	1883
J. H. Lindenberger, Prest. Merchants' Natl. Bank, Louisville, Ky.	1882
1882. Thomas P. Halliday, Cashier City Natl. Bank, Cairo, Ill.	1883
Edward S. Butts, Prest. Vicksburg Bank, Vicksburg, Miss.	1885
1883. George S. Coe, Prest. Am. Exch. Natl. Bank, New York City	1889
Fred. D. Tappen, Prest. Gallatin Natl. Bank, New York City	1884
Logan H. Roots, Prest. Merchants' Natl. Bank, Little Rock, Ark.	1890
J. H. Lindenberger, Prest. Merchants' Natl. Bank, Louisville, Ky.	1886
J. Thomas Smith, Cashier Natl. Bank of Baltimore, Md.	1890
R. B. Langdon, Vice-Prest. City Bank of Minneapolis, Minn.	1884

HISTORICAL STATISTICS—(Continued).

Date of Election.	Date of Retirement
1884. James H. Bouvè, Prest. Boston Natl. Bank, Boston, Mass.....	1888
John J. Knox, Prest. Natl. Bank of the Republic, New York City	1891
J. H. Millard, Prest. Omaha Natl. Bank, Omaha, Neb.....	1887
1885. Joseph Patterson, Prest. Western Natl. Bank, Philadelphia, Pa.....	1887
Charles Parsons, Prest. State Bank, St. Louis, Mo.....	1887
1886. Lyman J. Gage, Vice-Prest. First Natl. Bank, Chicago, Ills.....	1882
William P. St. John, Prest. Mercantile Natl. Bank, New York City	1891
John J. P. Odell, Prest. Union Natl. Bank, Chicago, Ill.....	1891
1886. S. K. Sneed, Cashier Henderson Natl. Bank, Henderson, Ky.....	1899
Daniel Annan, Cashier Second Natl. Bank, Cumberland, Md.....	1889
W. E. Schmertz, Prest. Third Natl. Bank, Pittsburg, Pa.....	1880
1887. W. A. Nash Prest., Corn Exchange Bank, New York City	1898
A. U. Wyman, Vice-Prest. Omaha Natl. Bank, Omaha, Neb.....	1882
Hoel H. Camp, Prest. First Natl. Bank, Milwaukee, Wis.....	1891
Morton McMichael, Jr., Cashier First Natl. Bank, Philadelphia, Pa.....	1889
1888. Asa P. Potter, Prest. Maverick Natl. Bank, Boston, Mass.....	1890
Richard M. Nelson, Prest. Commercial Bank, Selma, Ala.....	1890
W. S. Culbertson, Prest. First National Bank, New Albany, Ind.....	1890
1888. James S. Barrett, Cashier German Security Bank, Louisville, Ky.....	1890
J. K. Deming, Cashier Second Natl. Bank, Dubuque, Iowa.....	1889
Logan C. Murray, Prest. United States Natl. Bank, New York City	1890
Gustav Willius, Prest. Natl. German-American Bank, St. Paul, Minn.....	1889
1889. William H. Rhawn, Prest. Natl. Bank of the Republic, Philadelphia, Pa.	1892
Emory Wendell, Prest. First Natl. Bank, Detroit, Mich.....	1892
S. A. Harris, Prest. Northwestern Natl. Bank, Minneapolis, Minn.....	1892
Joseph H. Chick, Prest. Natl. Bank of Kansas City, Kansas City, Mo.....	1891
M. M. White, Prest. Fourth Natl. Bank, Cincinnati, Ohio	1891
S. G. Murphy, Prest. First Natl. Bank, San Francisco, Cal.....	1891
D avid S. Porter, Prest. Memphis Natl. Bank, Memphis, Tenn.....	1890
1890. Geo. S. Coe, Prest. American Exchange Natl. Bank, New York City	1893
Edward B. Judson, Prest. First Natl. Bank of Syracuse, N. Y.....	1893
Chas. Parsons, Prest. State Bank, St. Louis, Mo.....	1893
Edward S. Butts, Prest. Vicksburg Bank, Vicksburg, Miss	1893
Geo. A. Butler, Prest. Natl. Tradesmen's Bank, New Haven, Conn	1893
James H. Willock, Prest. Second Natl. Bank, Pittsburg, Pa.....	1893
Jesse G. Hammer, Cashier Union Natl. Bank, Atlantic City, N. J.....	1892
Chas. Meriwether, Asst. Cashier Falls City Bank, Louisville, Ky.....	1892
1891. Morton McMichael, Cashier First Natl. Bank, Philadelphia, Pa.....	1893
E. F. Spence, Prest. First Natl. Bank, Los Angeles, Cal.....	1892
Thomas H. Wilson, Cashier First Natl. Bank, Cleveland, Ohio	1894
Thomas R. Roach, Cashier Southern Natl. Bank, New Orleans, La.....	1894
C. O. Billings, Prest. Globe Natl. Bank, Boston, Mass.....	1894
John R. Mulyane, Prest. Bank of Topeka, Topeka, Kans	1894
N. B. Van Slyke, Prest. First Natl. Bank, Madison, Wis.....	1894
R. Dudley Frayser, Prest. Memphis City Bank, Memphis, Tenn.....	1894
Dumont Clarke, Prest. Am. Exch. Natl. Bank, N. Y. City. (To fill vacancy)	1894
G. A. Van Allen, Prest. First Natl. Bank, Albany, N. Y.....	1894
Morton McMichael, Cashier First Natl. Bank, Philadelphia, Pa.....	1893
1892. Richard M. Nelson, Prest. Commercial Bank Selma, Ala.....	1896
E. H. Pullen, Vice-Prest. Natl. Bank of the Republic, New York City	1896
Thomas Brown, Cashier Bank of California, San Francisco, Cal.....	1896
Frank W. Tracy, Prest. First Natl. Springfield, Ill.....	1896
William Dawson, Prest. Bank of Minnesota, St. Paul, Minn.....	1896
William T. Dixon, Prest. Natl. Exchange Bank, Baltimore, Md.....	1896
Tom Randolph, Prest. Merchants and Planters' Natl. Bank, Sherman, Tex ...	1896
1893. James Forgan, Vice-Prest. First Natl. Bank, Chicago, Ill.....	1896
A. B. Hepburn, Prest. Third Natl. Bank, New York.....	1896
F. E. Marshall, Cashier Continental National Bank, St. Louis, Mo.....	1896
Wm. H. Rhawn, Prest. Natl. Bank of the Republic, Philadelphia, Pa.....	1896
John P. Branch, Prest. Merchants' Natl. Bank, Richmond, Va....	1896
T. P. Day, Cashier People's Natl. Bank, Pittsburg, Pa.....	1896
F. W. Hayes, Prest. Preston Natl. Bank, Detroit, Mich.....	1896
M. M. White, Prest. Fourth Natl. Bank, Cincinnati, Ohio. } <i>Ex-officio</i>	1894
J. J. P. Odell, Prest. Union National Bank, Chicago, Ill. }	

HISTORICAL STATISTICS—(Continued).

Date of Election.	Date of Retirement
1894. Herman Justi, President First National Bank, Nashville, Tenn.....	1896
Thomas P. Beal, President Second Natl. Bank, Boston, Mass.....	1897
Henry W. Yates, Prest. Nebraska Natl. Bank, Omaha, Neb.....	1897
H. W. Wheeler, Prest. Blaine State Bank, Blaine, Wash.....	1897
J. Edward Simmons, Prest. Fourth Natl. Bank, New York City.....	1897
William C. Cornwell, Prest. The City Bank, Buffalo, N. Y.....	1897
Frank W. Tracy, President National Bank, Springfield, Ill.....	1897
Myron T. Herrick, Prest. Society for Savings, Cleveland, Ohio.....	1897
J. J. P. Odell, President Union National Bank, Chicago.....	} <i>Ex-officio</i> .. 1895
Douglas H. Thomas, Pres. Merchants' Nat. B'k, Baltimore, Md. }	
1895. Bradford Rhodes, President Mamaroneck Bank, Mamaroneck, New York	1896
R. M. Nelson, President Commercial Bank, Selma, Ala.....	1896
W. R. Merriam, President Merchants' National Bank, St. Paul, Minn.....	1896
Douglas H. Thomas, President Merchants' National Bank, Baltimore, Md.	1897
John N. Simpson, President National Exchange Bank, Dallas, Tex.....	1897
Jesse B. Wilson, President Lincoln National Bank, Washington, D. C.....	1897
James H. Willock, President Second National Bank, Pittsburgh, Pa.....	1898
James T. Hayden, President Whitney National Bank, New Orleans, La.....	1898
John J. P. Odell, of John J. P. Odell & Co., Chicago, Ill.....	1898
Caldwell Hardy, Cashier Norfolk National Bank, Norfolk, Va.....	1898
B. V. Leigh, Cashier Clinton National Bank, Clinton, N. J.....	1898
Harvey J. Hollister, Pres. Grand Rap. Clearing House, Grand Rapids, Mich..	1898
M. M. White, President Fourth National Bank, Cincinnati, O.....	1898
F. W. Hayes, President Preston National Bank, Detroit, Mich.....	1898
Thomas S. Ridgway, President First National Bank, Shawneetown, Ill.....	1898
Walker Hill, President American Exchange Bank, St. Louis, Mo.....	1898
E. H. Pullen, Vice-President Nat. Bank Republic, N. Y. City.....	} <i>Ex-officio</i> 1896
Robert J. Lowry, Pres. Lowry Banking Co., Atlanta, Ga. }	
1896. G. P. Griffith, Vice-President & Cashier Citizens' Nat. Bank, Cincinnati, O..	1897
Alvah Trowbridge, Vice-Prest National Bank of North America, N. Y. City..	1899
Geo. M. Reynolds, President Des Moines National Bank, Des Moines, Iowa..	1899
C. A. Pugsley, President Westchester County National Bank, Peekskill, N. Y.	1899
John H. Leathers, Cashier Louisville Banking Company, Louisville, Ky.....	1899
John C. Neely, Cashier Merchants' National Bank, Chicago, Ill.....	1899
R. H. Rushton, Vice-Prest and Cash. Fourth St. Nat. B'k, Philadelphia, Pa..	1899
W. H. Thomson, Cashier Boatmen's Bank, St. Louis, Mo.....	1899
A. C. Anderson, Cashier St. Paul National Bank, St. Paul, Minn.....	1899
T. J. Latham, Cashier Memphis National Bank, Memphis, Tenn.....	1899
W. J. Cocker, President Commercial Savings Bank, Adrian, Mich.....	1899
Robert J. Lowry, President Lowry Banking Co., Atlanta, Ga.....	} <i>Ex-officio</i> 1897
Jos. C. Hendrix, President National Union Bank, N. Y. City. }	
1897. Robert J. Lowry, President Lowry Banking Co., Atlanta, Ga.....	1900
John P. Branch, President Merchants' National Bank, Richmond, Va.....	1900
James G. Cannon, Vice President Fourth National Bank, New York City...	1900
P. W. Huntington, President Hayden National Bank, Columbus, O.....	1900
J. B. Finley, President People's Bank. Monongahela, Pa.....	1900
J. E. Sands, Cashier First National Bank, Fairmont, W. Va.....	1900
F. G. Bigelow, President First National Bank, Milwaukee, Wis.....	1900
G. W. Garrels, Cashier Franklin Bank, St. Louis, Mo.....	1900
A. G. Campbell, President First Natchez Bank, Natchez, Miss.....	1900
J. C. Hunter, Cashier American Exchange Bank, Duluth, Minn.....	1900
Joseph C. Hendrix, President National Union Bank, N. Y. City.....	} <i>Ex-officio</i> .. 1898
George H. Russel, President State Savings Bank, Detroit, Mich.....	
Walker Hill, Pres. American Exchange Bank, St. Louis, Mo.....	
1898. Charles R. Hannan, Cashier Citizens' State Bank, Council Bluffs, Iowa.....	1901
Henry W. McCoy, 2d Vice-President Merchants' National Bank, Peoria, Ill..	1901
S. R. Shumaker, Cashier First National Bank, Huntington, Pa.....	1901
R. McCurdy, President First National Bank, Youngstown, Ohio.....	1901
A. P. Wooldridge, President City National Bank, Austin, Tex.....	1909
Breckinridge Jones, 1st V.-Pres. Mississippi Valley Trust Co., St. Louis, Mo.	1901
J. C. Mitchell, Cashier Denver National Bank, Denver, Colo.....	1901
J. G. Brown, President Citizens' National Bank, Raleigh, N. C.....	1901
H. L. Burrage, Cashier Third National Bank, Mass.....	1901
Bradford Rhodes, President Mamaroneck Bank, Mamaroneck, N. Y.....	1901
Walker Hill, Pres. American Exchange Bank, St. Louis, Mo.....	} <i>Ex officio</i>....1899
Alvah Trowbridge, Prest. North American Trust Co., N. Y. City }	

HISTORICAL STATISTICS—(Continued).

Date of Election.	Date of Retirement
1899. John Johnston, Vice-President Marine National Bank, Milwaukee, Wis.....	1902
Geo. F. Orde, Cashier Northern Trust Co., Chicago, Ill.....	1902
Caldwell Hardy, President Norfolk National Bank, Norfolk, Va.....	1902
J. W. Whiting, President People's Bank, Mobile, Ala.....	1902
J. H. Ingwersen, Cashier People's Trust and Savings Bank, Clinton, Iowa.....	1902
S. G. Nelson, Vice-President Seaboard National Bank, New York City.....	1902
J. D. Powers, President First National Bank, Owensboro, Ky.....	1902
Daniel Annan, Cashier Second National Bank, Cumberland, Md.....	1902
T. E. Stevens, Cashier Blair State Bank, Blair, Neb.....	1902
C. T. Lindsey, Cashier Citizens' National Bank, South Bend, Ind.....	1902
1900. Wm. M. Hill, Cashier State Bank of Virginia, Richmond Va.....	1903
Jas. H. Willock, President Second National Bank, Pittsburg, Pa.....	1903
W. L. Moyer, President National Shoe & Leather Bank, New York City.....	1903
Cornelius A. Pugsley, Pres. Westchester County Nat'l Bank, Peekskill, N. Y.....	1903
Kenneth Clark, President Merchants' National Bank, St. Paul, Minn.....	1903
G. W. Bolton, President Rapides Bank, Alexandria, La.....	1903
J. P. Huston, Cashier Woods & Huston Bank, Marshall, Mo.....	1903
F. W. Hayes, President Preston National Bank, Detroit, Mich.....	1903
E. L. Meyer, President First National Bank, Hutchinson, Kan.....	1903
Jno. T. Dismukes, President First National Bank, St. Augustine, Fla.....	1903
1901. Myron T. Herrick, Pres. Society for Savings, Cleveland, Ohio.. }	Ex-officio.. 1904
Caldwell Hardy, President Norfolk National Bank, Norfolk, Va.....	
John L. Hamilton, Cashier Hamilton & Cunningham, Hoopeston, Ill.....	1904
J. J. Sullivan, President Central National Bank, Cleveland, Ohio.....	1904
Ralph Van Vechten, Cashier Cedar Rapids Nat. Bank, Cedar Rapids, Iowa.....	1904
J. R. McAllister, Cashier Franklin National Bank, Philadelphia, Pa.....	1904
Jos. G. Brown, President Citizens' National Bank, Raleigh, N. C.....	1904
P. C. Kauffman, Cashier Fidelity Trust Co., Tacoma, Wash.....	1904
James M. Donald, Vice-President Hanover National Bank, New York City.....	1904
E. F. Swinney, President First National Bank, Kansas City, Mo.....	1904
F. H. Fries, President Wachovia Loan and Trust Co., Winston, N. C.....	1904
William G. Mather, President American Trust Co., Cleveland, Ohio.....	1904
1902. D. Sloan, President Lonaconing Savings Bank, Lonaconing, Md.....	1905
Arthur Reynolds, President Des Moines National Bank, Des Moines, Iowa.....	1905
W. T. Fenton, Vice-President National Bank of the Republic, Chicago, Ill.....	1905
John T. Hayden, President Whitney National Bank, New Orleans, La.....	1905
James Skelton Williams, Pres. Rich'nd Trust & Safe Deposit Co., Richmond, Va.....	1905
Luther Drake, Cashier Merchants National Bank, Omaha, Neb.....	1905
A. H. Wiggins, Vice President National Park Bank, New York City.....	1905
A. V. Lane, Vice-President National Exchange Bank, Dallas, Tex.....	1905
A. A. Crane, Cashier National Bank of Commerce, Minneapolis, Minn.....	1905
C. L. Farrell, Vice-President Fort Dearborn National Bank, Chicago, Ill.....	1905
1903. H. R. Dennis, President Sioux Falls Saving Bank, Sioux Falls, S. D.....	1906
Wm. Livingstone, President Dime Savings Bank, Detroit, Mich.....	1906
Mills B. Lane, President Citizens' Bank, Savannah, Ga.....	1906
C. M. Sawyer, President First National Bank, Norton, Kan.....	1906
W. K. Coffin, Vice-President Eau Claire National Bank, Eau Claire, Wis.....	1906
James K. Wilson, Pres. San Francisco National Bank, San Francisco, Cal.....	1906
Jno. R. Mitchell, President Winona Deposit Bank, Winona, Minn.....	1906
J. D. Powers, Vice-President Third National Bank, Louisville, Ky.....	1906
Stephen M. Griswold, President Union Bank, Brooklyn, N. Y.....	1906
J. B. Finley, Director Union Trust Co., Pittsburg, Pa.....	1906
1904. T. J. Fletcher, Cashier First National Bank, Marshalltown, Iowa.....	1907
E. R. Fancher, Cashier Union National Bank, Cleveland, Ohio.....	1907
William George, President Old Second National Bank, Aurora, Ill.....	1907
L. B. Farley, Cashier Merch. & Planters' Farley Nat. B'k, Montgomery, Ala.....	1907
F. E. Marshall, Vice-President National Bank of Commerce, St. Louis, Mo.....	1907
Clark Williams, Vice-President U. S. Mortgage & Trust Co., New York.....	1907
G. S. Whitson, Vice-President National City Bank, New York.....	1907
John Perrin, President American National Bank, Indianapolis, Ind.....	1907
Grier Hersh, President York National Bank, York, Pa.....	1907
John T. Dismukes, President First National Bank, St. Augustine, Fla.....	1907

HISTORICAL STATISTICS - (Continued).

Date of Election.

— Date of Retirement.

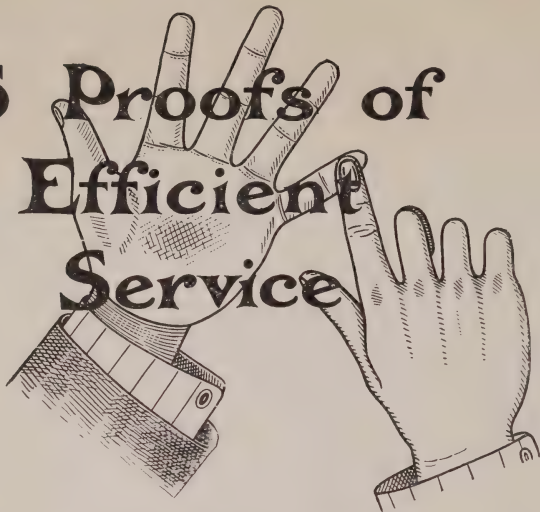
1905.	George M. Reynolds, President Continental National Bank, Chicago, Ill.....	1908
	Milton E. Ailes, Vice-President Riggs National Bank, Washington, D. C.....	1908
	J. L. Edwards, President Merchants National Bank, Burlington, Iowa.....	1908
	H. B. Wilcox, President First National Bank, Baltimore, Md.....	1908
	J. J. Sullivan, President Central National Bank, Cleveland, Ohio.....	1908
	Lewis E. Pierson, President New York National Exchange Bank, N. Y. City.....	1908
	A. C. Lupton, Cashier Blackford County Bank, Hartford City, Ind.....	1908
	Joseph Chapman, Jr., Cashier Northwestern Nat. Bank, Minneapolis, Minn..	1908
	J. G. Brown, President Citizens' National Bank, Raleigh, N. C.....	1908
	H. P. Hilliard, Vice-President Mechanics'-American Nat. B'k, St. Louis, Mo..	1908
1906.	F. O. Watts, President First National Bank, Nashville, Tenn.....	1909
	Clay H. Hollister, Cashier Old National Bank, Grand Rapids, Mich.....	1909
	C. Q. Chandler, President Kansas National Bank, Wichita, Kan.....	1909
	Edwin Chamberlain, Vice-President Alamo Nat. Bank, San Antonio, Tex.....	1909
	Frederick Kasten, Vice-President Wisconsin Nat. Bank, Milwaukee, Wis.....	1909
	F. H. Curtiss, Cashier First National Bank, Boston, Mass.....	1909
	D. S. Culver, Cashier National German-American Bank, St. Paul, Minn.....	1909
	J. O. Ottley, Vice-President Fourth National Bank, Atlanta, Ga.....	1909
	J. T. Trenery, Vice-President First National Bank, St. Joseph, Mo.....	1909
	J. A. Lewis, Cashier National Bank of Commerce, St. Louis, Mo.....	1909
1907.	E. J. Buck, President City Bank & Trust Co., Mobile, Ala.....	1910
	William J. Field, Sec'y-Treas. Com. Trust Co. of N. J., Jersey City, N. J.....	1910
	John H. Holliday, President Union Trust Co., Indianapolis, Ind.....	1910
	George L. Ramsey, President Union Bank & Trust Co., Helena, Mont.....	1910
	Charles E. Warren, Cashier Lincoln National Bank, New York City.....	1910
	S. H. Burham, President First National Bank, Lincoln, Neb.....	1910
	E. D. Durham, The Onarga Bank, Onarga, Ill.....	1910
	N. T. Gilbert, Cashier Lawton National Bank, Lawton, Okla.....	1910
	Charles B. Mills, Vice-Pres. People's Trust & Sav. Bank, Clinton, Iowa.....	1910
	E. K. Smith, Cashier State National Bank, Texarkana, Ark.....	1910
1908.	J. C. Ainsworth, President United States National Bank, Portland, Ore.....	1911
	Robert L. Archer, Cashier First National Bank, Huntington, W. Va.....	1911
	Bion H. Barnett, President Barnett National Bank, Jacksonville, Fla.....	1911
	J. C. Bassett, President Aberdeen National Bank, Aberdeen, Wash.....	1911
	C. E. Batcheller, Cashier First National Bank, Fingal, No. Dakota.....	1911
	George W. Bolton, President Rapides Bank, Alexandria, La.....	1911
	John F. Bruton, President First National Bank, Wilson, N. C.....	1911
	W. V. Cox, President Second National Bank, Washington, D. C.....	1911
	J. M. Elliott, President First National Bank, Los Angeles, Cal.....	1911
	L. A. Goddard, Vice President State Bank, Chicago, Ill.....	1911
	W. L. Gorgas, Cashier Harrisburg National Bank, Harrisburg, Pa.....	1911
	William A. Law, Vice-President Merchants National Bank, Phila., Pa.....	1911
	W. W. McCoy, Cashier Merchants National Bank, Vicksburg, Miss.....	1911
	Charles H. McNider, President First National Bank, Mason City, Iowa.....	1911
	John M. Miller, Jr., Vice-Pres. and Cashier First Nat. B'k, Richmond, Va.....	1911
	Hon. Miles C. Moore, Pres. Baker-Boyer Nat. Bank, Walla Walla, Wash.....	1911
	Luther W. Mott, Vice-Pres. and Cashier First Nat. Bank, Oswego, N. Y.....	1911
	Logan C. Murray, President American National Bank, Louisville, Ky.....	1911
	David H. Pierson, Cashier Bank of the Manhattan Co., New York, N. Y.....	1911
	Charles H. Sawyer, President First National Bank, Norton, Kan.....	1911
	F. J. Woodworth, Vice-President First National Bank, Cleveland, Ohio.....	1911

HISTORICAL STATISTICS (Continued).

Date of Election		Date of Retirement.
1910.	Jos. W. Heffernan, Cashier Hibernia Bank, Savannah, Ga.....	1913
	B. F. O'Neil, President State Bank of Commerce, Wallace, Idaho.....	1913
	Frank P. Judson, W. T. Rickards & Co., Chicago, Ill.....	1913
	William George, President Old Second Nat. Bank, Aurora, Ill.....	1913
	Jonce Monyhan, President Citizens State Bank, Orleans, Ind.....	1913
	W. J. Bailey, Vice-President Ex. Nat. Bank, Atchison, Kan.....	1913
	Henry M. Batchelder, President Mer. Nat. Bank, Salem, Mass.....	1913
	L. G. Kaufman, President First Nat. Bank, Marquette, Mich.....	1913
	O. H. Havill, President Mer. Nat. Bank, St. Cloud, Minn.....	1913
	W. C. Harris, President Callaway Bank, Fulton, Mo.....	1913
	E. R. Gurney, Vice-President First Nat. Bank, Fremont, Neb.....	1913
	E. S. Tefft, Cashier First Nat. Bank, Syracuse, N. Y.....	1913
	D. McK. Lloyd, President People's Savings Bank, Pittsburgh, Pa.....	1913
	T. R. Preston, President Hamilton Nat. Bank, Chattanooga, Tenn.....	1913
	A. V. Lane, Vice-President American Ex. Nat. Bank, Dallas, Tex.....	1913
	A. J. Frame, President Waukesha Nat. Bank, Waukesha, Wis.....	1913
	John J. Sherman, Cashier Citizens' Nat. Bank, Appleton, Wis.....	1913
	Arthur H. Marble, Vice-Pres. Stock Growers' Nat. Bank, Cheyenne, Wyo.....	1913
1911.	J. H. Barr, Vice-President First National Bank, Birmingham, Ala.....	1914
	George W. Rogers, Cashier Bank of Commerce, Little Rock, Ark.....	1914
	H. S. Fletcher, President Bank of Watsonville, Watsonville, Cal.....	1914
	Gordon Jones, President United States National Bank, Denver, Colo.....	1914
	C. C. Barlow, Vice-Pres. and Cashier Yale National Bank, New Haven, Conn.....	1914
	L. P. Hillyer, Vice-President American National Bank, Macon, Ga.....	1914
	J. O. Willson, President People's Bank, Bloomington, Ill.....	1914
	H. C. Johnson, President Seymour National Bank, Seymour, Ind.....	1914
	E. L. Johnson, Vice Pres. Leavitt & Johnson Trust Co., Waterloo, Iowa.....	1914
	Albert D. Graham, V. P. and Cashier Citizens' Nat'l Bank, Baltimore, Md.....	1914
	Emory W. Clark, Vice-President First National Bank, Detroit, Mich.....	1914
	George F. Orde, Cashier First National Bank, Minneapolis, Minn.....	1914
	H. Yaeger, Assistant Cashier First National Bank, Lewistown, Mont.....	1914
	Victor B. Caldwell, Vice-Pres. United States Nat'l Bank, Omaha, Neb.....	1914
	Edward L. Howe, Vice-President Princeton Bank, Princeton, N. J.....	1914
	Ledyard Cogswell, Pres. New York State National Bank, Albany, N. Y.....	1914
	James G. Cannon, President Fourth National Bank, New York, N. Y.....	1914
	T. J. Davis, Cashier First National Bank, Cincinnati, Ohio.....	1914
	W. F. Hoffman, President Commercial National Bank, Columbus, Ohio.....	1914
	D. W. Hogan, Cashier American National Bank, Oklahoma City, Okla.....	1914
	John G. Reading, Pres. Susquehanna T. & S. D. Co., Williamsport, Pa.....	1914
	Edward P. Metcalf, Pres. Atlantic National Bank, Providence, R. I.....	1914
	W. D. Morgau, President Bank of Georgetown, Georgetown, S. C.....	1914
	O. E. Dunlap, President Citizens' National Bank, Waxahachie, Tex.....	1914
1912.	James K. Lynch, Vice-President First National Bank, San Francisco, Cal.....	1915
	W. H. High, A-Cash Anglo & London Paris Nat'l B'k, San Francisco, Cal.....	1915
	Wm. J. Flather, Vice-President Riggs National Bank, Washington, D. C.....	1915
	John T. Dismukes, President First National Bank, St. Augustine, Fla.....	1915
	Nelson H. Greene, Vice-Pres. People's Sav's Bank & Trust Co., Moline, Ill.....	1915
	Arthur Reynolds, President Des Moines National Bank, Des Moines, Iowa.....	1915
	P. W. Goebel, President Commercial National Bank, Kansas City, Kan.....	1915
	J. W. Berryman, President Stockgrowers' National Bank, Ashland, Kan.....	1915
	J. R. Downing, V.-P. and Cash. Georgetown Nat'l Bank, Georgetown, Ky.....	1915
	Sol Wexler, Vice-President Whitney-Central Nat'l Bank, New Orleans, La.....	1915
	F. W. Foote, Vice-Pres. First Nat'l Bank of Commerce, Hattiesburg, Miss.....	1915
	C. G. Hutcheson, Cashier First National Bank, Kansas City, Mo.....	1915
	Walter E. Frew, President Corn Exchange National Bank, New York.....	1915
	Fred. W. Hyde, Cashier Nat'l Chautauqua County Bank, Jamestown, N. Y.....	1915
	J. Elwood Cox, President Commercial National Bank, High Point, N. C.....	1915
	H. P. Beckwith, Vice-President Northern Trust Co., Fargo, N. D.....	1915
	R. B. Crane, Vice-President National Bank of Commerce, Toledo, Ohio.....	1915
	L. A. Wilson, President First National Bank, El Reno, Okla.....	1915
	J. L. Hartmann, of Hartmann and Thompson, Bankers, Portland, Oregon.....	1915
	Robert E. James, President Easton Trust Co., Easton, Pa.....	1915
	Joseph Wayne, Jr., Cashier Grand National Bank, Philadelphia, Pa.....	1915
	N. E. Franklin, President First National Bank, Deadwood, S. D.....	1915
	Henry L. Ward, President Burlington Trust Co., Burlington, Vt.....	1915
	Oliver J. Sands, President American National Bank, Richmond, Va.....	1915
	Samuel M. Jackson, Manager Bank of California, Branch, Tacoma, Wash.....	1915
	W. B. Irvine, Pres. Nat'l Bank of West Virginia, Wheeling, W. Va.....	1915

NOTE.—Figures in bold face mark term of office not yet expired.

5 Proofs of Efficient Service



The careful consideration of all members of the AMERICAN BANKERS' ASSOCIATION is earnestly invited to these five *reasons why* the

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Visible Adding
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is the most efficient of all adding machines now on the market:

FIRST:—Records of Wales Machines in use 5, 6, 7 and even 8 years without one cent expended for repair charges. "Inspection" charges are eliminated, saving money and annoyance.

SECOND:—In less than two years the number of banks in the United States using the Wales has increased from 1,000 to nearly 2,500. This record is unparalleled in adding machine history.

THIRD:—Banks and business houses which began by buying one or two Wales Visibles, keep on buying them. The National City Bank of New York bought two Wales several years ago. They now own and use 48. Sears Roebuck & Co. use 130 and continue to buy. The International Harvester Co. have bought at frequent intervals and now use 120. The list could be continued to great length.

FOURTH:—Without the necessity of making a special machine for every user, the Wales standard models continue to meet the demands from all lines of business. This saves excessive outlay for special machines.

FIFTH:—The Wales is still the only adding and listing machine guaranteed 5 years. Guaranteed 5 times longer, it must, therefore, be 5 times better.

*Write us or phone our nearest agency for a free test
on your own work.*

THE ADDER MACHINE COMPANY

Wilkes-Barre, Pa., U. S. A.



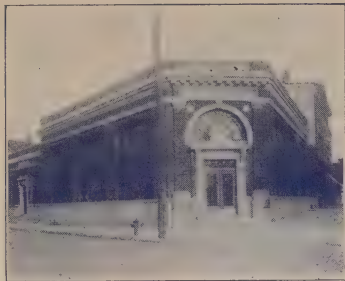
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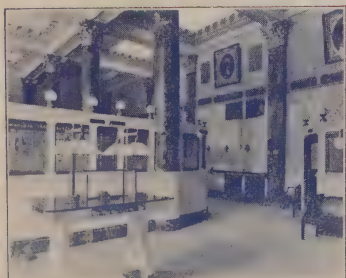
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